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MORTALITY OF THE UNITED STATES.

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MORTALITY OF THE UNITED STATES.

In our issue of Dec. 15 last we mentioned a new work recently compiled by J. E. Cowgill, actuary, of Indianapolis, giving some vital statistics of vast importance to life insurance companies and we now have the work itself before us. The author declares its purpose to be the determining of the effect of climate, locality, congestion of population and occupation upon mortality and he derived his information from United States census reports and reports of State and city boards of health and such other reliable sources as were available. Nothing is claimed for the tables except that they contain, in a condensed form, the record of facts as gleaned from official and reliable sources. These facts are illustrated by means of comparative diagrams and through these diagrams a vast amount of important information is made available for ready use. Part one gives the death-rate of the aggregate population, grouped by divisions and showing its relation to the actuaries' table. These tables include the death-rate of the entire population, including both sexes and all races, classes and conditions. They demonstrate conclusively two things: First, that the actuaries' table of mortality is not an accurate exponent of the death-rate of this country, as these tables, based on the death-rate of the entire population, regardless of age or physical conditions, give a ratio of mortality considerably below that of the actuaries table, which is supposed to be the mortuary experience of selected lives. This fact would seem to show why it is that some companies are able to

boast of a mortality record below the standard. The other fact demonstrated by the tables is that no mortality table can be made to do duty for the whole United States and furnish a fairly accurate basis.

Part 2 of the book gives the death-rate of the colored population by States and cities of 25,000 inhabitants and over. Part 3 similar statistics of the white population and part 4 the death-rate of males in 160 specified occupations by groups of ages arranged in 88 sub-groups and eight general divisions. Part 5 consists of a classification of risks by occupation and was compiled from the data of the preceding parts. This part alone required six months of hard work and is an accumulation of valuable data never before given the insurance profession. The occupations are divided into eight classes, from preferred to not insurable, and in nine general divisions. This has been a difficult and laborious task and shows a vast amount of research. The original compilation was for the author's own use, but as the work became known a demand for it arose which has compelled him to put it in a form which would enable him to supply it to those wishing it. It is undoubtedly the first step of importance, so far as this country is concerned, in the study of the greatest problems relating to life insurance and a contribution to the subject of inestimable value. Nothing has ever been attempted which puts into such a compact form so much valuable and important information.

The edition is limited and will be sold at \$25 per copy. J. E. Cowgill publisher, Indianapolis, Ind.

Mortality of The United States.

Derived from the U. S. Census Reports
Supplemented and Modified by Reports
of State and City Boards of Health and
various Other Data accumulated from
Authentic and Reliable Sources.

For the purpose of determining the
effect of Climate, Locality, Congestion of
Population and Occupation upon
Mortality.

Compiled, Tabulated, Arranged and
Illustrated by J. E. Corrigill
Statistician and Actuary.

Indianapolis
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Note by the Compiler.

The following Tables were originally prepared at a considerable expense of time and labor for our own information and use and without thought of their publication in any form. Subsequently a few copies were transcribed for companies at their urgent requests. Later, mention was made of them in some of the insurance journals which brought upon us such a deluge of inquiries that we published a brief descriptive circular in self defense. This instead of bringing relief only increased the burden and as the nature of the compilation became known created a demand which we were wholly unable to supply by the tedious and laborious method of transcribing each copy by hand. We have therefore revamped and re-arranged the whole work, added a number of Tables not in the original collection and resorted to this method of reproduction as the only available one of supplying the companies that desire them.

We claim nothing for the Tables except that they constitute in a condensed form the record of facts gleaned from official and reliable sources — facts which we believe are a necessity to every office dealing with life contingencies and with which very few offices in this country are supplied.

Our work (in itself no small undertaking) has been that of gleaning, tabulating, arranging, classifying, condensing, working out the ratios and illustrating the same by means of comparative diagrams.

Part I. Aggregate Population.

1. Death Rate of the United States by States as indicated by the U.S. Census Reports of 1850, 1860, 1870 and 1880.
2. Death Rate of the United States by States with Distinction of Sex as indicated by the U.S. Census Reports of 1890.
3. Death Rate by States and Divisions with Illustrative and Comparative Diagram and Map.
4. Northeastern Division—Death Rate by Groups of Ages with diagram comparing same with Actuaries Table of Mortality.
5. Southeastern Division—Death Rate by Groups of Ages with diagram comparing same with Actuaries Table of Mortality.
6. North-Central Division—Death Rate by Groups of Ages with diagram comparing same with Actuaries Table of Mortality.
7. South-Central Division—Death Rate by Groups of Ages with diagram comparing same with Actuaries Table of Mortality.
8. Northwestern Division—Death Rate by Groups of Ages with diagram comparing same with Actuaries Table of Mortality.
9. Southwestern Division—Death Rate by Groups of Ages with diagram comparing same with Actuaries Table of Mortality.
10. United States—Males with diagram comparing same with Actuaries Table of Mortality.
11. United States—Females with diagram comparing same with Actuaries Table of Mortality.
12. United States—Death Rate of Aggregate Population with diagram comparing same with Actuaries Table of Mortality.
13. Summary by Divisions and Total by Male, Female and Aggregate with % of variation from Actuaries Table of Mortality.

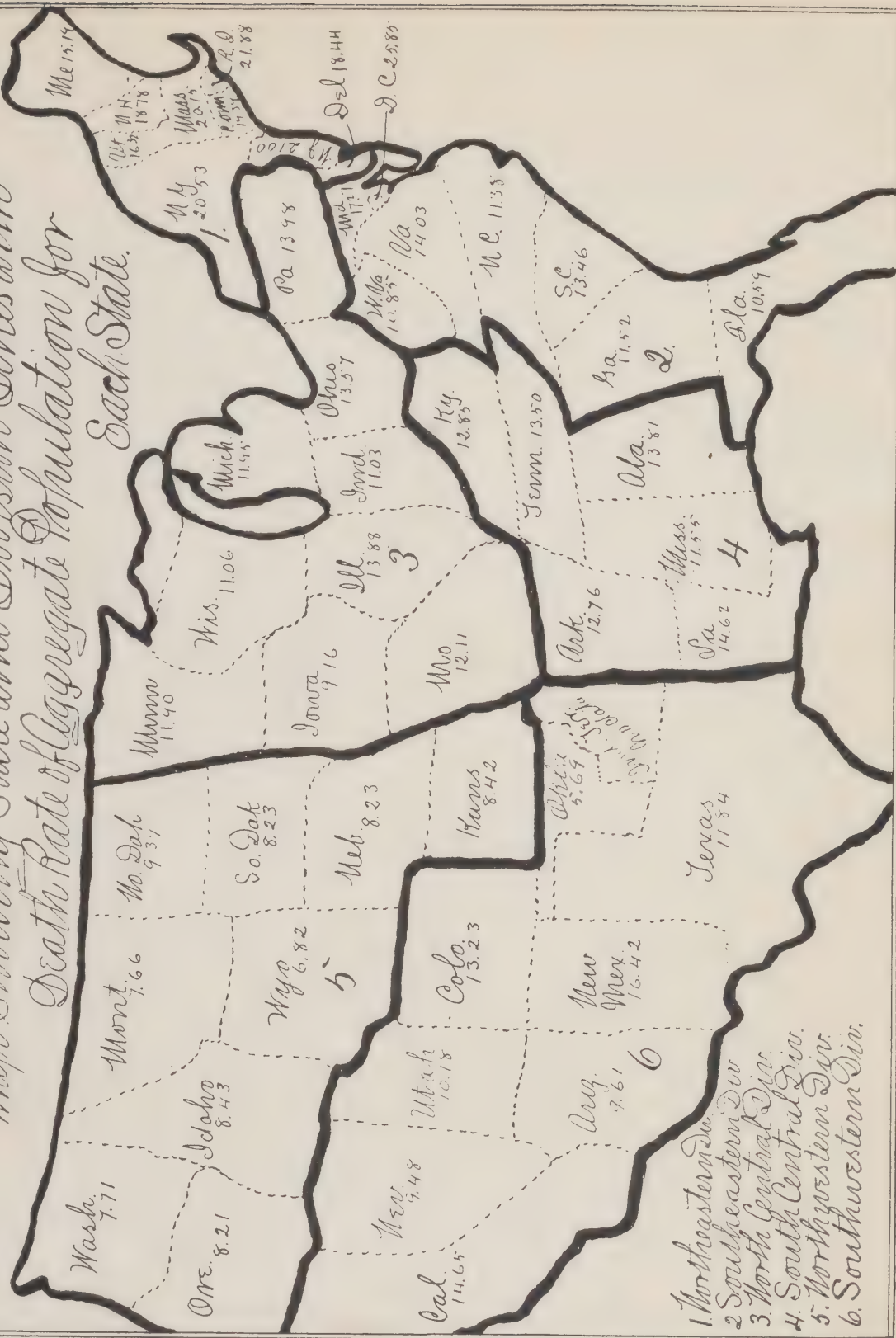
1. Death Rate of the United States by States as indicated by the U.S. Census Reports of 1850, 1860, 1870 and 1880

States	1850	1860	1870	1880	States	1850	1860	1870	1880
Alabama	11.80	13.20	10.80	14.20	Mississippi	14.40	15.40	11.08	12.89
Arizona	---	---	26.09	7.20	Missouri	18.00	15.00	16.26	16.89
Arkansas	14.40	20.30	12.63	18.46	Montana	---	---	8.98	8.58
California	9.80	9.80	11.61	13.33	Nebraska	---	13.20	8.13	13.11
Colorado	---	---	9.41	13.11	Nevada	---	---	14.47	11.69
Connecticut	15.60	13.30	12.64	14.74	New Hamp	13.30	13.70	13.48	16.09
Dakota	---	8.00	7.12	9.65	New Jersey	13.20	11.20	11.68	16.33
Delaware	13.20	11.10	12.49	15.09	New Mexico	18.80	14.00	12.84	20.37
Dist of Col.	16.40	17.10	15.30	23.60	New York	14.70	12.10	15.77	17.38
Florida	10.60	12.60	12.06	11.72	No. Carolina	11.70	12.70	9.88	15.39
Georgia	11.00	12.10	11.49	13.97	Ohio	14.60	10.60	11.09	13.32
Idaho	---	---	3.33	9.90	Oregon	3.50	5.70	6.84	10.67
Illinois	13.80	11.30	13.26	14.63	Pennsylvania	12.30	10.40	14.95	14.92
Indiana	12.90	11.40	10.51	15.78	Rhode Island	15.20	14.20	12.60	17.00
Indian Ter.	---	---	---	---	So Carolina	12.00	13.90	10.46	15.80
Iowa	10.60	10.80	8.64	11.93	Tennessee	11.80	13.70	11.31	16.80
Kansas	---	14.60	12.48	15.22	Texas	14.40	15.50	13.68	15.54
Kentucky	15.30	14.20	10.86	14.39	Utah	21.00	9.30	10.27	16.77
Louisiana	23.10	17.40	19.95	15.44	Vermont	10.00	10.60	10.72	15.12
Maine	13.00	12.10	12.33	14.67	Virginia	13.40	14.10	12.39	16.32
Maryland	16.50	10.70	12.47	18.10	Washington	---	4.30	9.31	10.05
Massachusetts	19.50	17.30	17.74	18.59	W. Virginia	---	---	9.09	11.99
Michigan	11.40	9.90	9.44	12.06	Wisconsin	9.50	9.20	9.44	12.17
Minnesota	4.80	6.40	8.02	11.57	Wyoming	---	---	8.12	9.09

2. Death Rate of the United States by States with Distinction of Sex as indicated by the U.S. Census Reports for 1890

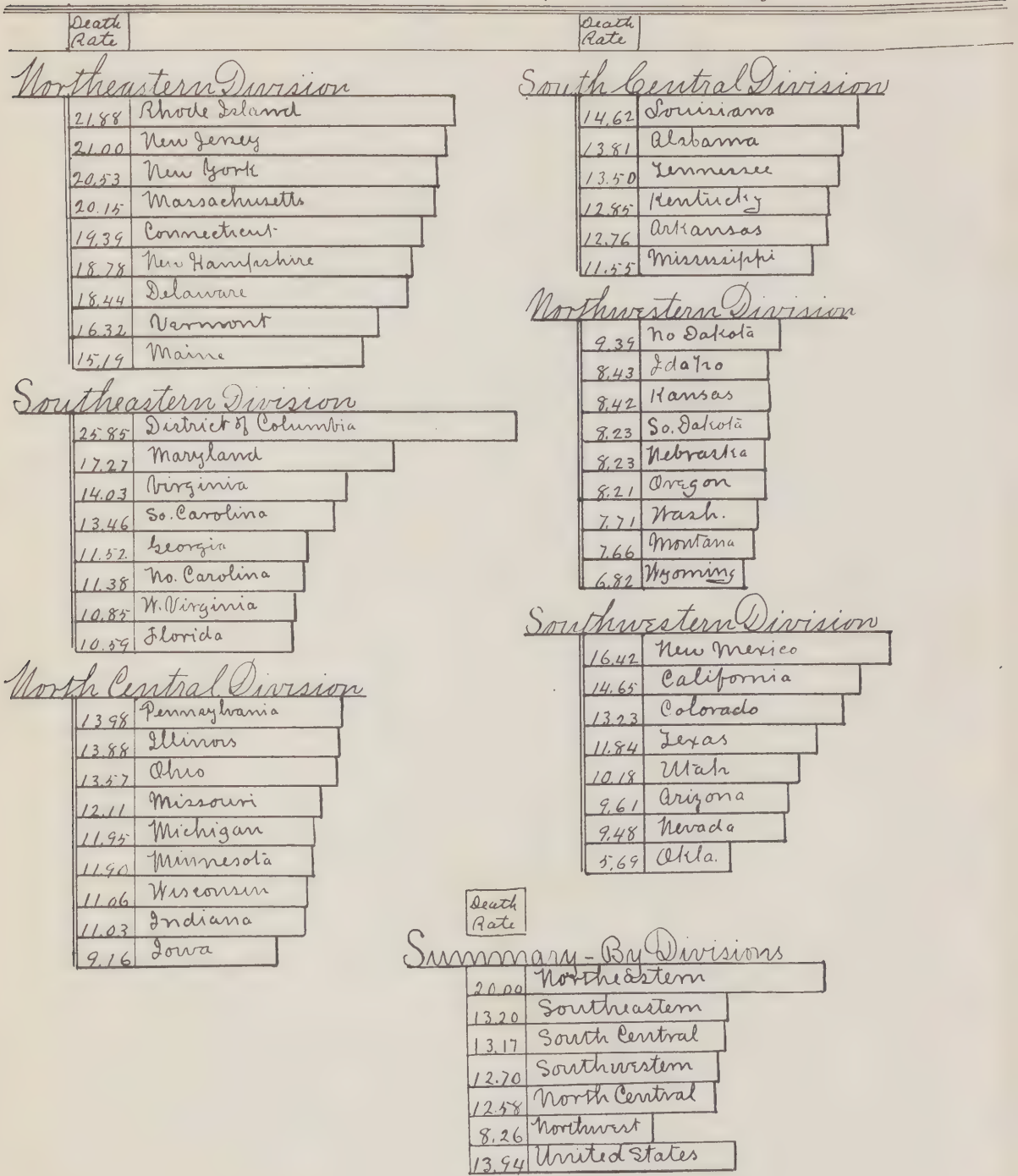
States	Males	Females	Total	States	Males	Females	Total
Alabama	14.03	13.59	13.81	Montana	7.91	7.16	7.66
Arizona	10.25	8.59	9.61	Nebraska	8.24	8.23	8.23
Arkansas	13.14	12.34	12.76	Nevada	11.19	6.47	9.48
California	15.92	12.91	14.65	New Hamp.	19.08	18.50	18.79
Colorado	13.20	13.27	13.23	New Jersey	22.30	19.71	21.00
Connecticut	20.38	18.42	19.39	New Mexico	16.05	16.86	16.42
Delaware	19.31	17.53	18.44	New York	21.94	19.14	20.53
Dist. of Col.	28.94	23.04	25.85	No. Carolina	11.51	11.26	11.38
Florida	10.99	10.15	10.59	No. Dakota	9.24	9.58	9.39
Georgia	11.62	11.43	11.52	Ohio	14.24	12.89	13.57
Idaho	8.13	8.88	8.43	Oklahoma	6.07	5.20	5.69
Illinois	14.62	13.10	13.88	Oregon	8.46	7.85	8.21
Indiana	11.16	10.89	11.03	Pennsylvania	14.82	13.13	13.98
Indian Ter.	No data--	----	----	Rhode Island	22.74	21.06	21.88
Iowa	9.32	8.99	9.16	So. Carolina	13.59	13.33	13.46
Kansas	8.48	8.33	8.42	So. Dakota	7.85	8.68	8.23
Kentucky	13.35	12.33	13.85	Tennessee	13.77	13.22	13.50
Louisiana	15.88	12.36	14.62	Texas	12.47	11.15	11.84
Maine	16.01	14.37	15.19	Utah	10.34	10.02	10.19
Maryland	17.96	16.59	17.27	Vermont	15.69	16.97	16.32
Massachusetts	20.91	19.43	20.15	Virginia	14.53	13.51	14.03
Michigan	12.23	11.64	11.95	Washington	7.20	8.56	7.71
Minnesota	12.06	11.71	11.90	W. Virginia	11.01	10.69	10.85
Mississippi	11.90	11.20	11.55	Wisconsin	11.48	10.62	11.06
Missouri	12.62	11.56	12.11	Wyoming	6.86	6.74	6.82
				United States	14.74	13.15	13.94

Map Showing State and Division Lines with Death Rate of Aggregate Population for Each State.



1. Northeastern Div.
2. Southeastern Div.
3. North Central Div.
4. South Central Div.
5. Northwestern Div.
6. Southwestern Div.

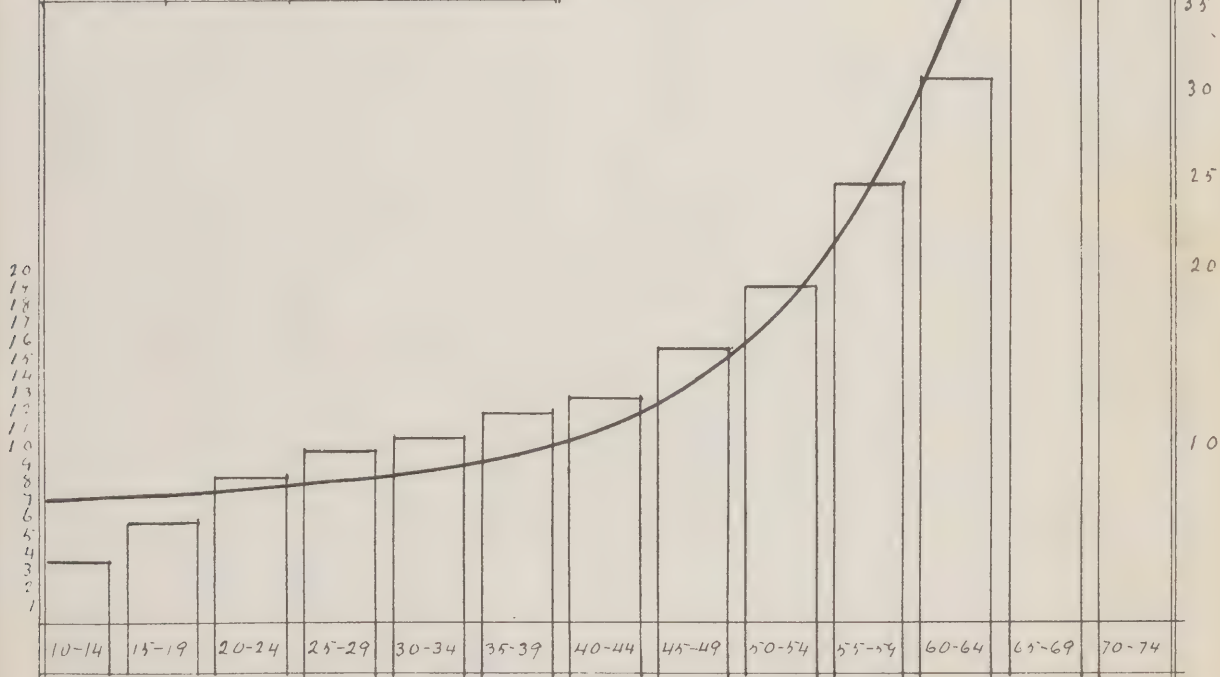
3. Death Rate of the United States by States and Divisions with Illustrative and Comparative Diagram.



4. Northeastern Division Death Rate by Groups of Ages

Ages	Lives	Deaths	Death Rate	Actuaries Table
Unknown	24,707	1,197	40.29	---
Under 5	1,194,097	85,002	71.13	---
5-9	1,159,897	7994	6.98	---
10-14	1,133,028	3,966	3.50	6.82
15-19	1,194,171	6,793	5.67	7.07
20-24	1,272,688	10,210	8.02	7.47
25-29	1,138,324	10,947	9.62	8.01
30-34	989,272	10,083	10.19	8.75
35-39	838,416	9,879	11.78	9.70
40-44	727,574	9,157	12.58	10.96
45-49	632,448	9,671	15.29	13.58
50-54	556,619	10,008	17.98	18.02
55-59	409,139	10,055	24.58	24.80
60-64	365,703	11,208	30.65	35.35
65-69	262,140	11,852	45.21	51.78
70-74	194,007	11,638	59.99	76.25
75-79	112,771	11,002	97.56	112.14
80-84	62,606	8,598	137.34	164.13
85-89	23,951	5,037	210.30	250.49
90-94	7,092	1,854	261.42	412.70
95 & Over	1,654	598	361.55	735.05

The diagram below is illustrative of Table 4 and shows its relation to the Actuaries Table of Mortality for the Age groups indicated. The perpendicular columns represent the death rate of the Northeastern Division and the circular black line represents the Actuaries Table of Mortality

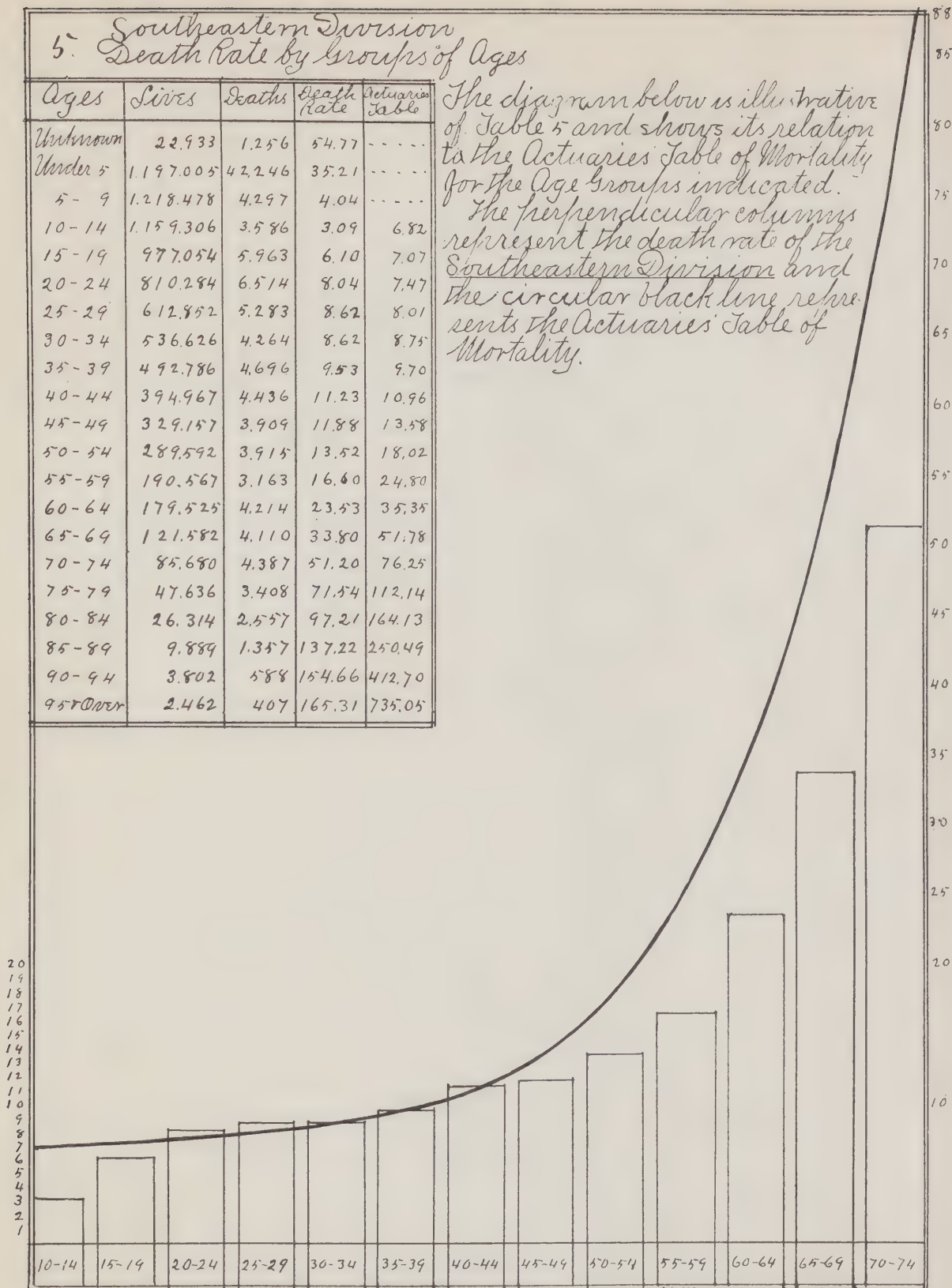


5. Southeastern Division Death Rate by Groups of Ages

Ages	Lives	Deaths	Death Rate	Actuaries Table
Unknown	22,933	1,256	54.77	-----
Under 5	1,197,005	42,246	35.21	-----
5-9	1,218,478	4,297	4.04	-----
10-14	1,159,306	3,586	3.09	6.82
15-19	977,054	5,963	6.10	7.07
20-24	810,284	6,514	8.04	7.47
25-29	612,852	5,283	8.62	8.01
30-34	536,626	4,264	8.62	8.75
35-39	492,786	4,696	9.53	9.70
40-44	394,967	4,436	11.23	10.96
45-49	329,157	3,909	11.88	13.58
50-54	289,592	3,915	13.52	18.02
55-59	190,567	3,163	16.60	24.80
60-64	179,525	4,214	23.43	35.35
65-69	121,582	4,110	33.80	51.78
70-74	85,680	4,387	51.20	76.25
75-79	47,636	3,408	71.54	112.14
80-84	26,314	2,557	97.21	164.13
85-89	9,889	1,357	137.22	250.49
90-94	3,802	588	154.66	412.70
95 & Over	2,462	407	165.31	735.05

The diagram below is illustrative of Table 5 and shows its relation to the Actuaries Table of Mortality for the Age Groups indicated.

The perpendicular columns represent the death rate of the Southeastern Division and the circular black line represents the Actuaries Table of Mortality.



6. North Central Division Death Rate by Groups of Ages

Ages	Lives	Deaths	Death Rate	Actuaries Table
Unknown	50730	3313	65.31	-----
Under 5	2936.344	109.214	37.19	-----
5-9	2906.203	14.014	4.82	-----
10-14	2673.049	7.828	2.93	6.82
15-19	2560.655	11.663	4.55	7.07
20-24	2468.571	15.290	6.19	7.47
25-29	2103.891	14.329	6.81	8.01
30-34	1854.045	12.696	6.85	8.75
35-39	1513.858	11.966	7.90	9.70
40-44	1256.671	10.592	8.43	10.96
45-49	1080.735	10.673	9.88	13.58
50-54	925.577	11.024	11.91	18.02
55-59	693.614	11.137	16.06	24.80
60-64	595.055	12.806	21.52	35.35
65-69	425.584	13.807	32.44	51.78
70-74	294.178	13.797	46.90	76.25
75-79	164.662	11.764	71.44	112.14
80-84	80.647	8.302	102.94	164.13
85-89	28.876	4.448	154.04	250.49
90-94	7.881	1.466	186.02	412.70
95 Over	2.134	553	259.14	735.05

The diagram below is illustrative of Table 6 and shows its relation to the Actuaries' Table of Mortality for the Age Groups indicated. The perpendicular columns represent the death rate of the North Central Division and the circular black line represents the Actuaries' Table of Mortality.

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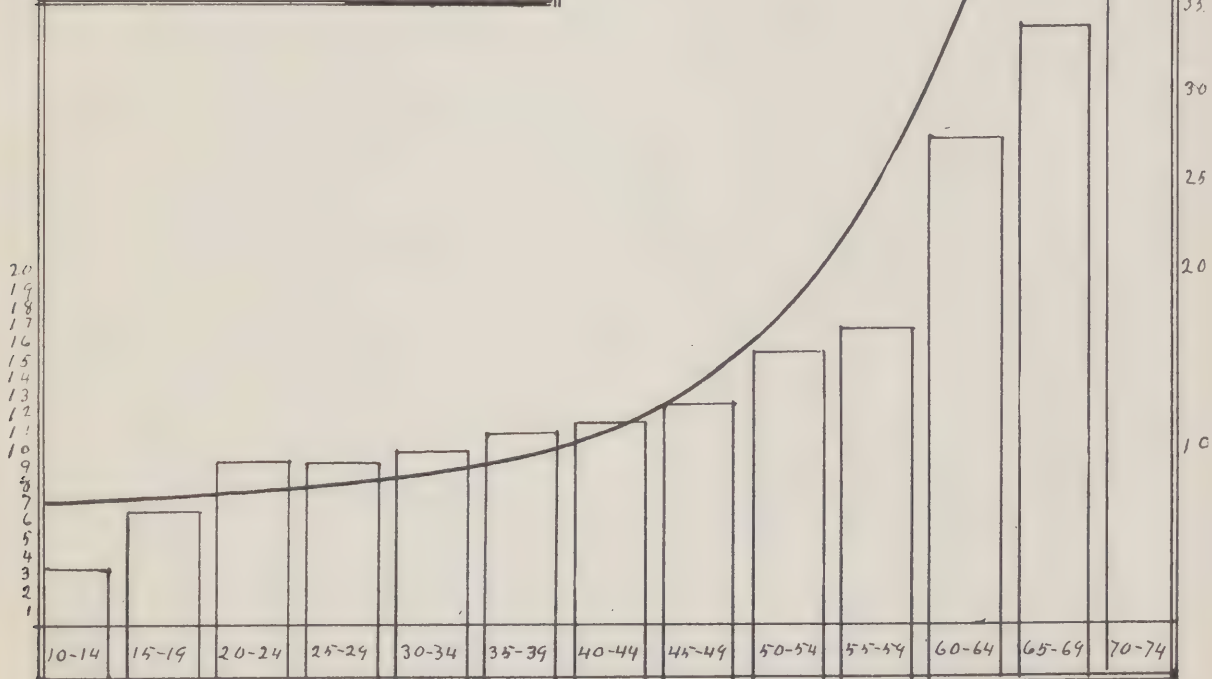
10-14 15-19 20-24 25-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74

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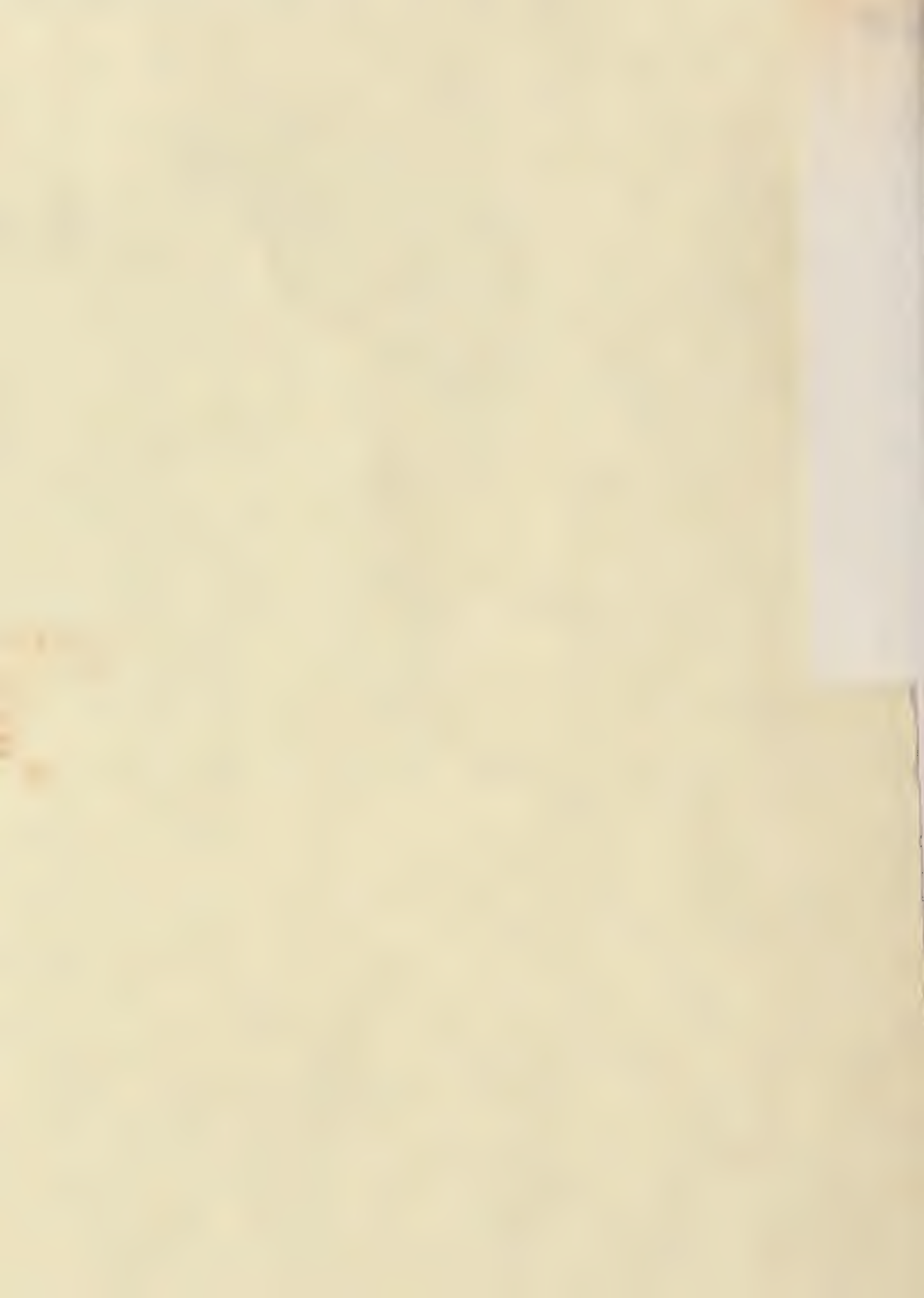
7. South Central Division Death Rate by Groups of Ages.

Ages	Lives	Deaths	Death Rate	Actuaries Table
Unknown	26,689	2,026	7.589	-----
Under 5	1,240,662	40,024	32.26	-----
5-9	1,244,843	5,478	4.40	-----
10-14	1,154,803	3,894	3.37	6.82
15-19	999,072	6,401	6.41	7.07
20-24	821,594	7,448	9.07	7.47
25-29	618,045	5,572	9.02	8.01
30-34	526,949	5,157	9.79	8.75
35-39	477,137	5,180	10.86	9.70
40-44	372,779	4,173	11.19	10.96
45-49	330,956	4,031	12.18	13.58
50-54	270,019	4,057	15.03	18.02
55-59	184,547	3,040	16.47	24.80
60-64	157,199	4,253	27.05	35.35
65-69	105,093	3,520	33.49	51.78
70-74	70,473	3,493	49.57	76.25
75-79	39,588	2,714	68.56	112.14
80-84	21,121	2,093	99.10	164.13
85-89	8,018	1,015	126.59	250.49
90-94	3,406	490	143.86	412.70
95 & Over	2,452	404	164.76	735.05

The diagram below is illustrative of Table 7 and shows its relation to the Actuaries Table of Mortality for the Age Groups indicated. The perpendicular columns represent the death rate of the South Central Division and the circular black line represents the Actuaries Table of Mortality.



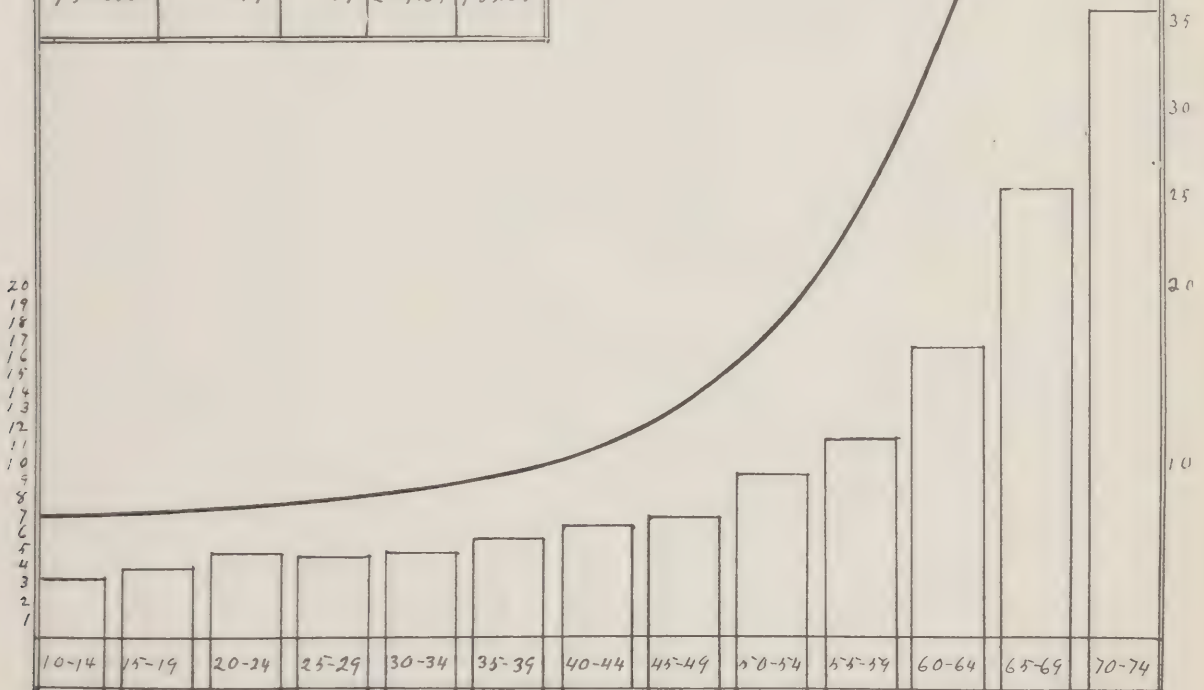
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8. Northwestern Division Death Rate by Groups of Ages

Ages.	Survivors	Deaths	Death rate	Actuaries Table
Unknown	9.727	650	66.82	---
Under 5	516010	12586	24.39	---
5-9	491105	2047	4.17	---
10-14	421946	1313	3.11	5.82
15-19	382372	1499	3.92	7.07
20-24	395392	1901	4.81	7.47
25-29	371943	1729	4.65	8.01
30-34	330027	1566	4.75	8.75
35-39	256866	1420	5.53	9.70
40-44	201735	1265	6.27	10.96
45-49	168865	1168	6.92	13.58
50-54	134452	1228	9.13	18.02
55-59	93609	1038	11.09	24.80
60-64	70372	1160	16.48	35.35
65-69	44483	1127	25.34	51.78
70-74	26967	957	35.49	76.25
75-79	13551	658	48.56	112.14
80-84	5818	402	69.10	164.13
85-89	2033	232	114.12	250.49
90-94	499	81	162.32	412.70
95 & Over	177	37	209.04	735.05

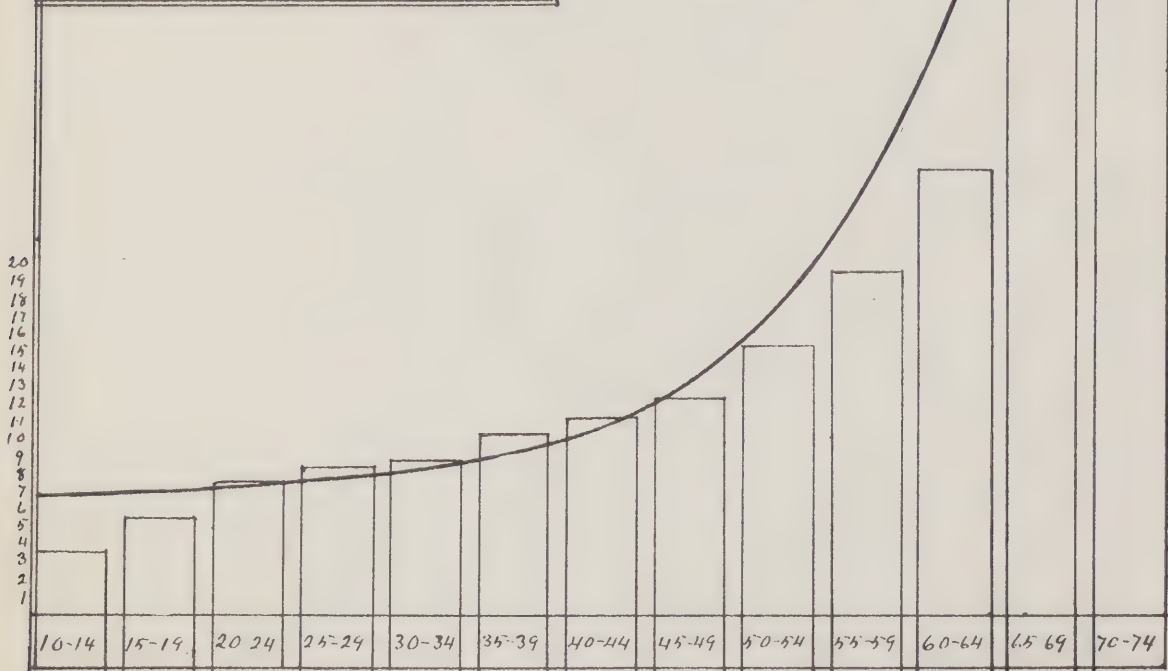
The diagram below is illustrative of Table 8 and shows its relation to the Actuaries Table of Mortality for the Age Groups indicated. The perpendicular columns represent the death rate of the Northwestern Division and the circular black line represents the Actuaries Table of Mortality.



9. Southwestern Division Death Rate by Groups of Ages

Ages	Survives	Deaths	Death Rate	Actuaries Table
Unknown	22,370	989	44.21	-----
Under 5	558,585	18,522	33.16	-----
5-9	553,652	2,996	5.41	-----
10-14	500,376	1,791	3.58	6.82
15-19	439,439	2,458	5.59	7.07
20-24	428,147	3,205	7.49	7.47
25-29	382,122	3,166	8.29	8.01
30-34	341,771	3,649	8.92	8.75
35-39	287,098	2,964	10.32	9.70
40-44	231,792	2,662	11.05	10.96
45-49	189,479	2,342	12.36	13.58
50-54	150,003	2,258	15.05	18.02
55-59	100,860	1,960	19.43	24.80
60-64	90,180	2,260	25.06	35.35
65-69	50,928	1,792	35.19	51.78
70-74	30,446	1,468	48.22	76.25
75-79	14,854	1,032	69.48	112.14
80-84	7,345	675	91.90	164.13
85-89	2,464	315	127.84	250.49
90-94	974	100	102.67	412.70
95 & over	670	94	140.30	735.05

The diagram below is illustrative of Table 9 and shows its relation to the Actuaries Table of Mortality for the Age Groups indicated. The perpendicular columns represent the death rate of the Southwestern Division and the circular black line represents the Actuaries' Table of Mortality.



United States 10. Death Rate of Males by Groups of Ages

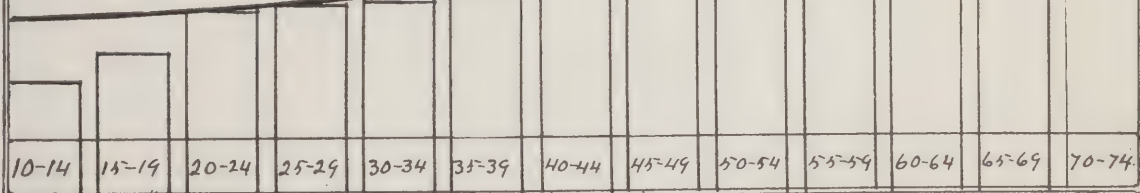
Ages	Lives	Deaths	Death Rate	Actuaries Table
Unknown	103529	5338	51.56	----
Under 5	3884869	167798	43.19	----
5-9	3830352	18794	4.91	----
10-14	3574787	11111	3.11	6.82
15-19	3248711	16114	4.96	7.07
20-24	3104893	22558	7.27	7.47
25-29	2698311	20692	7.67	8.01
30-34	2425664	18694	7.71	8.75
35-39	2051044	18437	8.99	9.70
40-44	1654604	16837	10.12	10.96
45-49	1418102	17447	12.30	13.58
50-54	1208922	17588	14.55	18.02
55-59	871663	17028	19.54	24.80
60-64	758710	19746	26.03	35.35
65-69	525627	20012	38.07	51.78
70-74	363642	19625	53.97	76.25
75-79	199093	16418	82.46	112.14
80-84	97862	11460	117.10	164.13
85-89	34063	5834	171.27	250.49
90-94	9848	1988	201.87	412.70
95 & Over	3584	811	226.28	735.05

The diagram below is illustrative of Table 10 and shows its relation to the Actuaries Table of Mortality for the Age Groups indicated. The perpendicular columns represent the death rate of Males in the United States and the circular black line represents the Actuaries Table of Mortality.

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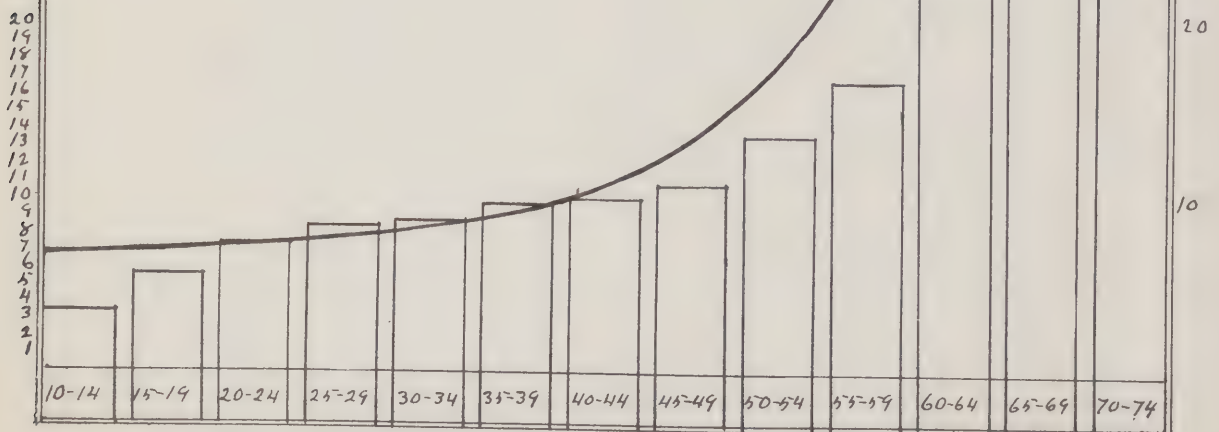
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11 United States Death Rate of Females by Groups of Ages.

Ages	Lives	Deaths	Death Rate	Actuaries Table
Unknown	58,636	4,066	69.34	----
Under 5	3,749,824	139,764	37.27	----
5-9	3,743,646	18,465	4.93	----
10-14	3,458,722	11,255	3.25	682
15-19	3,308,852	18,270	5.52	7.07
20-24	3,091,783	22,011	7.12	7.47
25-29	2,529,466	20,620	8.15	8.01
30-34	2,152,966	18,458	8.57	8.75
35-39	1,815,117	17,577	9.68	9.70
40-44	1,530,914	15,139	9.90	10.96
45-49	1,313,538	14,137	10.76	13.58
50-54	1,117,340	14,796	13.24	18.02
55-59	800,673	13,279	16.58	24.80
60-64	699,324	15,922	22.77	35.35
65-69	484,483	16,049	33.13	51.78
70-74	338,109	16,015	47.37	76.25
75-79	193,969	13,944	71.89	112.14
80-84	105,989	11,159	105.28	164.13
85-89	41,177	6,371	154.72	250.49
90-94	13,797	2,592	187.87	412.70
95 and over	6,045	1,282	212.08	735.05

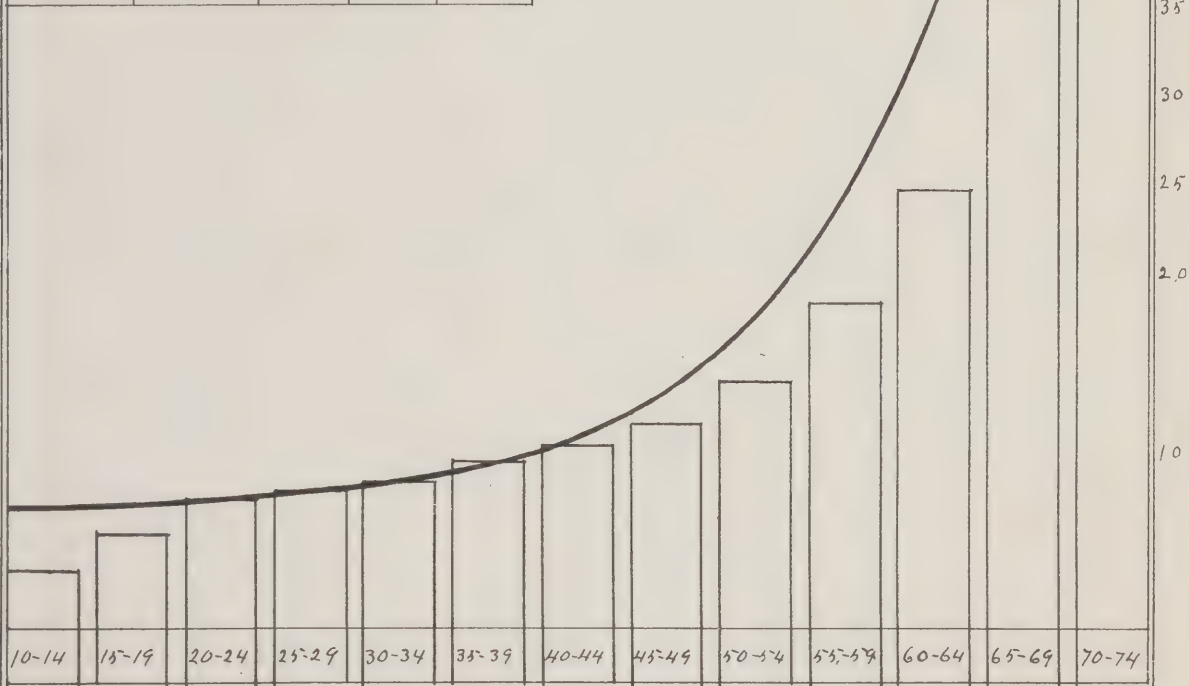
The diagram below is illustrative of Table 11, and shows its relation to the Actuaries Table of Mortality for the age groups indicated. The perpendicular columns represent the death rate of Females in the United States and the circular black line represents the Actuaries Table of Mortality.



12. United States Death Rate of Aggregate Population by Groups of Ages

Ages	Lives	Deaths	Death Rate	Actuaries Table
Unknown	162,165	9,404	5.737	----
Under 5	7643,703	307,594	40.24	----
5-9	7,574,178	37,456	4.95	----
10-14	7,042,506	22,378	3.18	6.82
15-19	6,557,763	34,177	5.21	7.07
20-24	6,196,676	44,568	7.19	7.47
25-29	5,227,177	41,026	7.85	8.01
30-34	4,578,690	37,175	8.12	8.75
35-39	3,866,161	36,105	9.34	9.70
40-44	3,185,518	32,314	10.14	10.96
45-49	2,731,640	31,794	11.64	13.58
50-54	2,326,257	32,490	13.97	18.02
55-59	1,672,336	30,393	18.17	24.80
60-64	1,458,034	35,901	24.62	35.35
65-69	1,009,810	36,208	35.86	51.78
70-74	701,751	35,740	50.93	76.25
75-79	393,062	30,578	77.79	112.14
80-84	203,851	22,627	111.00	164.13
85-89	75,234	12,404	164.88	250.49
90-94	23,654	4,579	193.58	412.70
95 & Over	9,549	2,093	219.18	735.05

The diagram below is illustrative of Table 12 and shows its relation to the Actuaries Table of Mortality for the Age Groups indicated. The perpendicular columns represent the death rate of the Aggregate population of the United States and the circular black line represents the Actuaries Table of Mortality.



13. Summary - By Divisions and for the United States.
Death Rate by Groups of Ages and comparing same
with Actuaries Table of Mortality

Ages	N.E. Div.	S.E. Div.	N.C. Div.	S.C. Div.	N.W. Div.	S.W. Div.	U.S. Males	U.S. Females	U.S. Aggregate	Actuaries Table	Actuaries Table to Aggregate %
Unknown	40.29	54.77	65.31	55.21	61.42	44.21	51.56	69.34	57.37	-----	-----
Under 5	71.13	35.21	37.19	32.26	25.67	33.16	43.19	37.27	40.24	-----	-----
5 - 9	6.98	4.04	4.84	4.40	4.46	5.41	4.91	4.93	4.95	-----	-----
10 - 14	3.50	3.09	2.93	3.37	3.04	3.58	3.11	<u>3.25</u>	3.18	6.82	214.47
15 - 19	5.67	6.10	4.55	6.41	3.92	5.59	4.96	<u>5.52</u>	5.21	7.07	135.70
20 - 24	8.02	8.04	6.19	9.07	4.81	7.49	7.27	7.12	7.19	7.47	103.84
25 - 29	9.62	8.62	6.81	9.02	4.65	8.29	7.67	<u>8.15</u>	7.85	8.01	102.04
30 - 34	10.19	8.62	6.85	9.79	4.75	8.92	7.71	<u>8.57</u>	8.12	8.75	107.76
35 - 39	11.78	9.53	7.90	10.56	5.53	10.32	8.99	<u>9.68</u>	9.34	9.70	103.85
40 - 44	12.58	11.23	8.43	11.19	6.27	11.05	10.12	9.90	10.14	10.96	108.09
45 - 49	15.29	11.85	9.88	12.18	6.92	12.36	12.30	10.76	11.64	13.58	116.67
50 - 54	17.98	13.52	11.91	15.03	9.13	15.05	14.55	13.24	13.97	18.02	128.99
55 - 59	24.58	16.60	16.06	16.47	11.09	19.43	19.54	16.58	18.17	24.80	136.49
60 - 64	30.65	23.53	21.52	27.05	16.48	25.06	26.03	22.77	24.67	35.35	143.58
65 - 69	45.21	33.80	32.44	33.49	25.34	35.19	38.07	33.13	35.86	51.78	144.39
70 - 74	59.99	51.20	46.90	49.57	35.49	48.22	53.97	47.37	50.93	76.25	149.72
75 - 79	97.56	71.54	71.44	68.56	48.56	69.48	82.46	71.89	77.99	112.14	143.79
80 - 84	137.34	97.21	102.94	99.10	69.10	91.90	117.10	105.28	110.99	164.13	147.88
85 - 89	210.30	137.22	154.04	126.59	114.12	127.84	171.27	154.72	164.88	250.49	151.92
90 - 94	261.42	154.66	186.02	143.86	162.32	102.67	201.87	187.87	193.58	412.70	213.19
95 & over	361.55	165.31	259.14	164.76	209.04	140.30	226.28	212.08	229.66	735.05	320.06

Note - Age groups having a higher death rate than is indicated by the Actuaries Table of Mortality are enclosed in double column lines.

Note - The Age groups underscored in the Female death rate column show a higher ratio than Males for the same ages.

Authors Comment.

Tables 3 to 9 inclusive and 12 and 13 represent the death rate of the whole population including both sexes and all races, classes and conditions. While for this reason they may not constitute a proper basis for the determination of net premiums they are nevertheless very valuable and very suggestive and unquestionably demonstrate two things.

- (1) The Actuarial Table of Mortality (an English production) is not an accurate exponent of the death rate of this country. Being of English origin it may answer very well in its native country and for English lives, but it does not tell the truth in the United States. It is most singular that this Table which correctly represents the death rate of no part of the United States, should come to be the accepted standard of a majority of companies and the legal standard in a majority of the states. It should be borne in mind that the Tables in Part I herein, representing the death rate of the whole population, in which no medical selection or any kind of selection is considered, register a much higher death ratio than should be experienced by any company making a judicious selection of risks. Yet this death ratio of the whole population embracing all races classes and conditions; including the sick with the well, the weak with the strong; persons engaged in unhealthy and hazardous occupations, as well as those in healthier and less dangerous pursuits nevertheless falls many degrees below the death rate indicated by the Actuarial Table which is supposed to be a record of the mortality experience of selected lives.

In the North Central and Northwestern Divisions (see Tables and diagrams 6 and 8) it does not touch the line of the Actuarial Table in any group of ages, nor does the average for all ages equal it in any Division. Many companies boast of a death rate below the standard. Why should it they have with such a standard?

A Mortality Table is the company's yard stick for measuring life contingencies. If it does not register correctly it is worthless for the purpose for which it was constructed.

- (2) These Tables also demonstrate that no one mortality table can be made to do duty for the whole United States. The country is too big and the variation of conditions too great. With a fluctuation of more than 300% the extremes are too far apart to be brought together under a common average. If it is correct insurance practice to charge in proportion to the risk involved (and surely no one can doubt it) then the question of localities and of the prevailing death rate therein must be considered as a factor in determining the measure of risk involved.

Part III. Colored Population.

1. Death Rate by States with Distinction of Sex.
2. Death Rate in Cities of 25,000 and Over.

Death Rate by States with Distinction of Sex. *

States	Males	Females	Total	States	Males	Females	Total
Alabama	15.79	15.40	15.58	Montana	a----	a----	66.90
Arizona	a----	a----	27.43	Nebraska	a----	a----	18.55
Arkansas	11.80	11.64	11.72	Nevada	a----	a----	5.99
California	a----	a----	13.65	New Hamp.	22.78	27.12	24.64
Colorado	a----	a----	13.45	New Jersey	27.78	27.81	27.80
Connecticut	24.52	23.70	24.10	New Mexico	a----	a----	25.75
Delaware	25.25	23.61	24.55	New York	28.06	23.45	25.15
Dist. of Col.	43.54	33.92	38.22	No. Carolina	13.02	12.70	12.86
Florida	11.04	10.65	10.85	No. Dakota	a----	a----	226.51
Georgia	12.46	13.09	12.77	Ohio	23.37	22.32	22.86
Idaho	a----	a----	22.81	Oklahoma	a----	a----	43.23
Illinois	17.62	18.04	17.81	Oregon	a----	a----	12.49
Indiana	18.84	18.92	12.87	Pennsylvania	22.12	21.28	21.71
Indian Ter	No data		----	Rhode Island	31.16	27.66	29.29
Iowa	a----	a----	16.65	So. Carolina	15.01	15.31	15.16
Kansas	a----	a----	14.24	So. Dakota	a----	a----	496.71
Kentucky	17.06	16.35	16.70	Tennessee	18.20	16.96	17.57
Louisiana	14.61	12.95	13.77	Texas	11.08	10.12	10.60
Maine	19.27	17.92	18.16	Utah	a----	a----	24.43
Maryland	21.24	19.74	20.48	Vermont	9.11	17.58	12.95
Massachusetts	26.86	26.50	26.73	Virginia	17.75	16.31	17.01
Michigan	18.53	20.82	19.61	Washington	a----	a----	21.18
Minnesota	a----	a----	37.41	W. Virginia	15.93	15.78	15.86
Mississippi	11.56	11.43	11.49	Wisconsin	a----	a----	29.81
Missouri	19.09	17.98	18.54	Wyoming	a----	a----	58.04

*. Chinese, Japanese, Civilized Indians and persons of Negro Descent are included in "Colored Population".

a. Could not separate male and female deaths satisfactorily.

2 Death Rate of Colored Population in Cities of 25,000 and Over.

Cities	Death Rate	Cities	Death Rate	Cities	Death Rate	Cities	Death Rate
Akron O	11.06	Dubuque Ia	39.06	Cymn Mass	50.07	St. Louis Mo	84.54
Albany N.Y.	39.44	Duluth Minn.	----	Manchester N.H.	----	St. Paul Minn	23.62
Allegheny Pa	24.13	Elizabeth N.J.	22.99	Memphis Tenn	29.97	Salem Mass.	33.15
Altintown "	----	Elmira N.Y.	12.18	Milwaukee Wis	25.64	Salt Lake Utah	6.77
Altoona "	19.48	Erie Pa	----	Minneapolis Minn	20.68	San Antonio Tex	23.24
Atlanta Ga	33.57	Evansville Ind	44.67	Mobile Ala	43.74	San Francisco Cal	24.06
Auburn N.Y.	58.00	Fall River Mass	14.35	Nashville Tenn	23.91	Savannah Ga	41.47
Augusta Ga	37.00	Fort Wayne Ind	8.58	Newark N.J.	44.48	Seranton Pa	24.91
Baltimore Md	36.41	Galveston Tex	25.28	New Bedford Mass	31.92	Seattle Wash	7.68
Bay City Mich	12.50	Gr. Rapids Mich	20.93	New Haven Conn	15.58	Sioux City Ia	2.72
Birmingham Ala	53.24	Harrisburg Pa	11.34	New Orleans La	36.60	Somerville Mass	----
Boston Mass	33.29	Hartford Conn	35.07	New York N.Y.	37.47	Springfield "	23.78
Bridgeport Conn	37.20	Haverhill Mass.	14.49	Norfolk Va	17.04	Springfield O.	34.63
Brockton Mass	----	Hoboken N.J.	11.90	Oakland Cal	11.30	Syracuse N.Y.	11.53
Brooklyn N.Y.	34.99	Holyoke Mass.	32.26	Omaha Neb.	9.45	Tacoma Wash.	9.26
Buffalo "	34.22	Houston Tex	9.63	Paterson N.J.	35.56	Taunton Mass.	6.90
Cambridge Mass	35.22	Indianapolis Ind	30.04	Pawtucket R.I.	8.69	Terre Haute Ind.	27.90
Camden N.J.	33.73	Jersey City N.J.	29.50	Peoria Ill	2.25	Toledo O	24.88
Canton O.	----	Kansas City Kans.	14.59	Philadelphia Pa	32.42	Topika Kans.	16.67
Charleston S.C.	53.94	Kansas City Mo	33.75	Pittsburg "	29.16	Trenton N.J.	27.14
Chattanooga Tenn	36.42	La. Crosse Wis	15.62	Portland Me	35.16	Troy N.Y.	19.42
Chelsea Mass	11.56	Lancaster Pa	16.13	Portland Ore	2.77	Utica N.Y.	20.16
Chicago Ill	23.30	Lawrence Mass	24.06	Providence R.I.	34.81	Washington D.C.	38.22
Cincinnati O	33.04	Lincoln Neb	9.31	Quincy Ill	20.29	Waterbury Conn	21.50
Cleveland "	31.63	Little Rock Ark	14.34	Reading Pa	34.91	Wheeling W. Va	24.46
Columbus "	27.04	Long I City N.Y.	8.33	Richmond Va	40.83	Wilkesbarre Pa	6.71
Covington Ky	14.39	Los Angeles Cal	26.46	Rochester N.Y.	7.09	Willmarport "	9.88
Dallas Tex	18.73	Louisville Ky	31.98	Sacramento Cal	28.37	Wilmington Del.	36.34
Davenport Ia	11.23	S Lowell Mass	----	Saginaw Mich	34.01	Worcester Mass	15.37
Dayton O	27.70			St. Joseph Mo	8.12	Yonkers N.Y.	22.51
Denver Colo	15.47					Youngstown O	10.78
Des Moines Ia	13.92						
Detroit Mich	23.54						

Part III. White Population

1. Death Rate of Aggregate White Population by States with Distinction of Sex.
2. Death Rate of White Population Under Five; Five and Over; and Five and Over Excluding Cities of 25,000 and Over.
3. Death Rate of White Population Five and Over Excluding Cities of 25,000 and Over, by States and Divisions, with Illustrative and Comparative Diagram.
4. Death Rate of Aggregate Population; White Population, White Under Five; and White Five and Over - in Cities of 25,000 and Over.
5. Death Rate of White Population Five and Over in Cities of 25,000 and Over by Divisions with Illustrative and Comparative Diagram.
6. Death Rate of White Population Five and Over, by States, with Distinction of Cities of 25,000 and Over and Remainder of States, with Illustrative and Comparative Diagram.
7. Death Rate of White Population Five and Over, by States, and Divisions, and comparing same with the aggregate of Cities of 25,000 and Over in each State and Division, and showing % of excess of city death rate over Remainder of States and Divisions.

1. Death Rate of Aggregate White Population by States
with Distinction of Sex.

States	Males	Females	Total	States	Males	Females	Total
Alabama	12.62	12.10	12.36	Montana	8.06	7.15	7.75
Arizona	10.54	8.61	9.76	Nebraska	8.24	8.23	8.23
Arkansas	13.64	12.61	13.15	Nevada	12.79	6.94	10.59
California	16.36	12.79	14.77	New Hamp.	19.07	18.48	18.78
Colorado	13.27	13.26	13.27	New Jersey	22.11	19.43	20.76
Connecticut	20.31	18.32	19.31	New Mexico	17.07	17.93	17.47
Delaware	18.09	16.32	17.22	New York	21.86	19.08	20.46
Dist. of Col.	22.41	17.28	19.79	No. Carolina	10.72	10.48	10.60
Florida	10.97	9.77	10.40	No. Dakota	9.25	9.58	9.40
Georgia	10.89	9.97	10.43	Ohio	14.01	12.67	13.35
Idaho	7.89	8.80	8.25	Oklahoma	6.01	5.17	5.69
Illinois	14.57	13.03	13.82	Oregon	8.81	7.88	8.41
Indiana	10.99	10.72	10.86	Pennsylvania	14.66	12.96	13.82
Indian Ter.	No data			Rhode Island	22.56	20.91	21.71
Iowa	9.29	8.96	9.13	So. Carolina	11.49	10.36	10.92
Kansas	8.34	8.09	8.22	So. Dakota	7.87	8.67	8.23
Kentucky	12.74	11.64	12.20	Tennessee	12.38	11.98	12.18
Louisiana	17.14	13.77	15.47	Texas	12.84	11.46	12.19
Maine	16.00	14.36	15.18	Utah	10.38	10.06	10.23
Maryland	17.12	15.75	16.43	Vermont	15.71	16.97	16.33
Massachusetts	20.84	19.36	20.08	Virginia	12.61	11.72	12.17
Michigan	12.17	11.54	11.86	Washington	7.25	8.49	7.72
Minnesota	12.06	11.66	11.87	W. Virginia	10.77	10.47	10.62
Mississippi	12.36	10.89	11.63	Wisconsin	11.47	10.57	11.05
Missouri	12.24	11.16	11.72	Wyoming	6.91	6.79	6.87
				United States	14.35	13.23	13.81

2. Death Rate of White Population Under 5; Five and Over and
Five and Over excluding Cities of 25,000 and Over.

States	Under 5	5 and Over	5 and Over excluding Cities	States	Under 5	5 and Over	5 and Over excluding Cities
Alabama	31.97	9.03	8.41	Montana	19.76	6.38	6.38
Arizona	19.38	8.45	8.45	Nebraska	24.32	5.51	5.41
Arkansas	30.74	9.95	9.95	Nevada	20.88	9.64	9.64
California	40.78	12.09	9.57	New Hamp.	59.76	15.19	15.60
Colorado	42.59	9.69	7.24	New Jersey	79.41	13.76	12.26
Connecticut	61.49	14.99	15.37	New Mexico	48.17	12.16	12.16
Delaware	55.13	12.81	14.47	New York	73.25	14.57	12.56
Dist. of Col.	All in Washington City			N. Carolina	26.69	7.92	7.92
Florida	23.52	8.31	8.31	N. Dakota	25.86	6.22	6.22
Georgia	26.39	7.79	7.15	Ohio	39.40	10.16	9.51
Idaho	22.14	6.08	6.08	Oklahoma	14.63	3.95	3.95
Illinois	44.70	9.47	8.48	Oregon	18.73	7.10	7.03
Indiana	29.31	8.43	8.12	Pennsylvania	41.81	10.17	8.51
Indian Ter.	No data			Rhode Island	84.32	15.35	14.57
Iowa	22.34	7.30	7.17	S. Carolina	27.76	8.23	7.70
Kansas	23.84	5.88	5.94	S. Dakota	20.41	6.09	6.09
Kentucky	31.59	9.17	8.75	Tennessee	29.07	9.48	9.04
Louisiana	39.02	11.57	8.44	Texas	30.33	8.99	8.63
Maine	31.85	13.82	13.72	Utah	27.28	7.25	8.64
Maryland	56.81	11.24	9.07	Vermont	38.76	14.12	14.12
Massachusetts	74.89	14.59	14.90	Virginia	30.39	9.52	9.18
Michigan	35.15	8.89	8.68	Washington	22.09	5.93	6.63
Minnesota	36.03	8.05	8.00	W. Virginia	26.67	8.01	7.84
Mississippi	26.95	9.13	9.13	Wisconsin	27.91	8.56	8.22
Missouri	35.02	8.28	7.51	Wyoming	18.56	5.34	5.34
				United States			9.12

3. Death Rate of the White Population Five years old and Over Excluding Cities of 25,000 and Over, by States and Divisions

	Death Rate				Death Rate
<i>Northeastern Division.</i>			<i>South-Central Division.</i>		
New Hamp.	15.60		Arkansas	9.95	
Connecticut	15.37		Mississippi	9.13	
Massachusetts	14.90		Tennessee	9.04	
Rhode Island	14.57		Kentucky	8.75	
Delaware	14.47		Louisiana	8.44	
Vermont	14.12		Alabama	8.41	
Maine	13.72		<i>Northwestern Division.</i>		
New York	12.56		Oregon	7.03	
New Jersey	12.26		Washington	6.63	
<i>Southeastern Division.</i>			Montana	6.38	
Virginia	9.18		N. Dakota	6.22	
Maryland	9.07		S. Dakota	6.09	
Florida	8.31		Idaho	6.08	
N. Carolina	7.92		Kansas	5.94	
W. Virginia	7.84		Nebraska	5.41	
S. Carolina	7.70		Wyoming	5.34	
Georgia	7.15		<i>Southwestern Division.</i>		
<i>North-Central Division.</i>			New Mexico	12.16	
Ohio	9.51		Nevada	9.64	
Michigan	8.61		California	9.57	
Pennsylvania	8.51		Utah	8.64	
Illinois	8.48		Texas	8.63	
Wisconsin	8.22		Arizona	8.45	
Indiana	8.12		Colorado	7.24	
Minnesota	8.00		Oklahoma	3.95	
Missouri	7.51				
Iowa	7.27				

Summary—United States.

N. E. Div.	13.53	
S. C. Div.	8.97	
S. W. Div.	8.80	
N. C. Div.	8.37	
S. E. Div.	8.14	
N. W. Div.	5.98	
U. S.	9.12	

4. Death Rate of the Total Population, White Population, White Under 5, and White 5 and Over in Cities of 25,000 and Over.

Cities	Total	Total White	White Under 5	White 5 and Over	Cities	Total	Total White	White Under 5	White 5 and Over
Akron O	822	8.18	31.87	5.37	Elmira N.Y.	17.84	17.95	57.30	14.23
Albany N.Y.	25.50	25.34	86.88	19.26	Erie Pa.	11.03	11.09	14.43	10.67
Allegheny Pa.	20.15	20.06	77.65	12.67	Evansville Ind.	16.65	14.90	69.38	9.10
Allentown "	8.56	8.57	31.86	6.00					
Altoona "	19.12	19.11	78.21	10.11	Fall River Mass.	24.84	24.87	111.15	14.40
Atlanta Ga.	24.84	18.28	75.73	11.76	Port Wayne Ind.	15.00	15.05	47.91	10.79
Aburn N.Y.	22.12	21.51	78.00	16.86					
Augusta Ga.	27.42	18.63	66.21	13.30	Galveston Tex.	24.58	24.37	71.69	18.45
Baltimore Ind.	24.75	22.67	94.81	13.93	Gr. Rapids Mich.	15.11	15.05	56.33	10.01
Bay City Mich.	8.30	8.27	26.31	5.50					
Binghamton N.Y.	17.11	17.06	31.99	15.10	Harrisburg Pa.	8.38	8.08	20.78	6.59
Birmingham Ala.	42.94	35.15	129.99	25.88	Hartford Conn.	25.49	25.22	86.42	19.23
Boston Mass.	24.79	22.35	100.90	14.62	Haverhill Mass.	14.81	14.81	54.93	11.11
Bridgeport Conn.	20.55	20.24	79.72	13.85	Hoboken N.J.	28.02	28.05	107.08	16.65
Brockton Mass.	15.64	15.69	59.55	10.89	Holyoke Mass.	23.50	23.79	99.44	13.41
Brooklyn N.Y.	25.54	25.41	99.48	15.97	Houston Tex.	7.15	5.65	17.43	4.29
Buffalo "	19.90	19.83	72.64	11.74					
					Indianapolis Ind.	18.84	17.78	74.22	12.20
Cambridge Mass.	19.89	19.43	80.39	12.83					
Camden N.J.	24.42	23.56	99.25	14.71	Jersey City N.J.	27.51	27.48	110.08	16.86
Canton O.	8.36	8.40	28.79	5.40					
Charleston S.C.	41.23	24.75	92.34	17.61	Kansas City Kan.	9.03	9.00	28.27	5.26
Chattanooga Tenn.	27.87	21.36	86.43	14.18	Kansas City Mo.	19.24	17.54	87.08	10.04
Chelsea Mass.	21.53	21.79	75.64	16.44					
Chicago Ill.	21.06	21.03	85.14	11.53	La Crosse Wis.	8.45	8.43	23.03	6.25
Cincinnati O.	22.36	21.93	86.81	14.15	Pancaster Pa.	10.87	10.76	26.23	9.04
Cleveland "	21.95	21.83	93.61	12.11	Lawrence Mass.	29.04	29.06	140.96	17.60
Columbus "	15.76	14.36	47.34	10.91	Lincoln Neb.	4.53	4.38	13.68	2.51
Covington Ky.	12.92	12.84	43.89	8.80	Little Rock Ark.	11.86	10.36	17.34	9.56
					Long J. City N.Y.	22.55	22.61	82.34	13.28
Dallas Tex.	18.44	18.36	60.43	13.38	Los Angeles Cal.	20.00	19.53	57.38	15.55
Davenport Ia.	17.16	17.21	49.49	13.50	Louisville Ky.	21.81	19.61	74.93	13.50
Dayton O.	16.30	15.88	56.78	11.21	Powell Mass.	27.31	27.42	135.07	16.52
Denver Colo.	24.21	24.56	103.12	16.70	Synn	18.03	17.61	65.88	13.04
Des Moines Ia.	8.22	8.08	28.02	5.81					
Detroit Mich.	20.42	20.36	84.20	11.18	Manchester N.H.	20.96	20.99	111.31	12.07
Dubuque Ia.	13.99	13.88	41.68	10.49	Memphis Tenn.	26.31	23.37	69.51	18.96
Duluth Minn.	6.16	6.15	25.58	3.73	Milwaukee Wis.	19.28	19.26	69.17	11.30
					Minneapolis Minn.	14.81	14.76	59.51	8.77
Elizabeth N.J.	20.81	20.67	81.13	12.90	Mobile Ala.	33.87	26.05	73.75	21.23

4. Continued.

Cities	Total	Total White	White Under 5	White 5 and Over	Cities	Total	Total White	White Under 5	White 5 and Over
Nashville Tenn	18.06	14.39	41.98	11.42	Salt Lake Utah	6.51	6.51	20.90	3.68
Newark N.J.	29.04	28.67	116.82	17.63	San Antonio Tex	24.95	25.20	76.46	18.38
New Bedford Mass.	23.98	23.63	112.78	14.38	San Francisco Cal	23.61	23.57	88.15	17.68
New Haven Conn.	14.19	14.15	46.38	10.87	Savannah Ga	35.66	29.04	83.93	22.73
New Orleans La	28.40	25.41	87.33	17.93	Scranton Pa.	22.57	22.70	78.68	14.45
New York N.Y.	28.62	28.48	115.07	17.76	Seattle Wash	4.92	4.87	20.54	2.61
Norfolk Va	14.37	12.03	30.83	9.88	Sioux City Ia	5.24	5.29	19.88	3.40
					Somerville Mass.	18.18	18.21	63.70	13.36
Oakland Cal.	18.79	19.09	72.56	13.71	Springfield "	20.37	20.26	80.81	11.45
Omaha Neb.	11.70	11.80	38.31	7.41	Springfield O.	19.87	17.96	56.86	13.22
					Syracuse N.Y.	19.66	19.74	66.32	14.77
Paterson N.J.	23.73	23.62	98.84	13.95	Tacoma Wash.	9.47	9.47	43.97	6.11
Pawtucket R.I.	24.06	24.13	90.26	17.06	Taunton Mass.	22.48	22.57	76.38	16.90
Peoria Ill.	18.04	18.39	67.40	13.06	Terre Haute Ind.	17.31	16.89	66.96	12.22
Philadelphia Pa	22.67	22.28	87.34	15.06	Toledo O.	20.33	20.27	71.30	13.48
Pittsburg "	21.40	21.56	86.07	12.64	Topeka Kans.	7.39	5.58	22.05	3.69
Portland Me.	18.80	18.69	56.90	15.51	Trenton N.J.	18.10	17.82	70.96	11.27
Portland Ore	7.65	8.25	17.88	7.50	Troy N.Y.	27.02	27.08	102.84	19.77
Providence R.I.	22.66	22.28	87.83	16.08					
Quincy Ill	13.87	13.49	43.28	10.03	Utica N.Y.	22.06	22.08	64.58	17.05
Reading Pa	17.65	15.41	51.44	10.96	Washington D.C.	25.85	19.79	79.25	14.20
Richmond Va	29.62	22.25	75.27	16.31	Waverbury Conn.	20.56	20.56	76.10	13.53
Rochester N.Y.	17.35	17.39	56.19	12.81	Wheeling W. Va.	16.08	15.83	53.77	11.47
					Milkesterne Pa.	10.05	10.10	29.46	7.33
Sacramento Cal.	16.79	15.74	24.92	14.32	Williamsport "	6.96	6.83	20.24	5.26
Saginaw Mich.	9.50	9.54	26.46	7.46	Wilmington Del	20.95	18.57	75.77	12.33
St. Joseph Mo.	4.99	4.75	18.54	3.18	Worcester Mass.	19.10	19.14	71.90	13.31
St. Louis "	19.13	18.15	67.87	11.82					
St. Paul Minn.	16.82	16.74	70.99	8.68	Yonkers N.Y.	17.89	17.82	64.68	12.03
Salem Mass.	23.67	23.61	154.98	15.90	Youngstown O.	9.01	9.03	23.61	6.90

5. Death Rate of White Population Five Years Old and Over, in Cities of 25,000 and Over, by Divisions with Diagram.

Death Rate		Death Rate	
Northeastern Division			
19.77	Troy, N. Y.	14.38	New Bedford, Mass.
19.26	Albany, N. Y.	14.23	Elmira, N. Y.
19.23	Hartford, Conn.	13.95	Paterson, N. J.
17.76	New York, N. Y.	13.85	Bridgeport, Conn.
17.63	Newark, N. J.	13.53	Waterbury, Conn.
17.60	Lawrence, Mass.	13.41	Holyoke, Mass.
17.06	Pawtucket, R. I.	13.38	Worcester, Mass.
17.05	Utica, N. Y.	13.36	Somerville, Mass.
16.90	Trenton, N. J.	13.28	Long I. City, N. Y.
16.86	Auburn, N. Y.	13.04	Synn, Mass.
16.86	Jersey City, N. J.	12.90	Elizabeth, N. J.
16.65	Hoboken, N. J.	12.83	Cambridge, Mass.
16.52	Lowell, Mass.	12.81	Rochester, N. Y.
16.44	Chelsea, Mass.	12.23	Wilmington, Del.
16.08	Providence, R. I.	12.07	Manchester, N. H.
15.97	Brooklyn, N. Y.	12.03	Yonkers, N. Y.
15.90	Salem, Mass.	11.74	Buffalo, N. Y.
15.51	Portland, Me.	11.45	Springfield, Mass.
15.10	Binghamton, N. Y.	11.27	Trenton, N. J.
14.77	Syracuse, N. Y.	11.11	Haverhill, Mass.
14.71	Camden, N. J.	10.89	Brookton, Mass.
14.62	Boston, Mass.	10.87	New Haven, Conn.
14.40	Fall River, Mass.		

Death Rate	5. Continued.	Death Rate
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North Central Division

14.06	Philadelphia Pa	3.73	Duluth Minn
14.55	Saverton Pa	3.40	Sioux City Ia
14.15	Cincinnati O	3.18	St. Jo Mo
13.50	Davenport Ia		
13.48	Toledo O		
13.22	Springfield O		
13.06	Peoria Ill.		
12.67	Allegheny Pa		
12.64	Pittsburg Pa		
12.22	Terre Haute Ind		
12.20	Indianapolis Ind.		
12.11	Cleveland O		
11.82	St Louis Mo		
11.53	Chicago Ill		
11.30	Milwaukee Wis.		
11.21	Dayton O.		
11.18	Detroit Mich.		
10.96	Reading Pa.		
10.91	Columbus O		
10.79	St. Maxine Ind.		
10.61	Erie Pa		
10.49	Dubuque Ia		
10.11	Altoona Pa.		
10.04	Kansas City Mo.		
10.03	Quincy Ill		
10.01	Gr Rapids Mich.		
9.10	Evansville Ind.		
9.04	Lawrence Pa		
8.77	Minneapolis Mn		
8.68	St. Paul Minn.		
7.46	Saginaw Mich		
7.33	Wheatboro Pa.		
6.40	Hartington Pa.		
6.59	Harrisburg Pa.		
6.25	Tolcross Pa.		
6.00	Allenstown Pa.		
5.81	Des Moines Ia		
5.50	Bay City Mich		
5.40	Canterbury O		
5.36	Olney O.		
5.26	H. C. Paas		
5.26	Williamsport Pa		

Death Rate

Southeastern Division

22.73	Savannah Ga.
17.61	Charleston S.C
16.31	Richmond Va
14.20	Washington D.C.
13.93	Baltimore Md
13.30	Augusta Ga.
11.76	Atlanta Ga.
11.47	Wheeling W.Va.
9.88	Norfolk Va

South Central Division

25.88	Birmingham Ala
21.23	Mobile Ala
18.96	Memphis Tenn.
17.93	New Orleans La
14.18	Chattanooga Tenn
13.50	Couisville Ky.
11.42	Nashville Tenn
9.56	Little Rock Ark
8.80	Covington Ky.

Northwestern Division

7.50	Portland Ore
7.41	Omaha Neb
6.11	Tacoma Wash
3.64	Topeka Kans
2.61	Seattle Wash
2.51	Lincoln Neb

Southwestern Division

18.45	Galveston Tex.
18.38	San Antonio Tex.
17.68	San Francisco Cal.
16.70	Denver Colo.
15.55	Los Angeles Cal.
14.32	Sacramento Cal
13.71	Oakland Cal
13.38	Dallas Tex.
4.29	Houston Tex.
3.68	Salt Lake U

6 Death Rate of White Population Five Years Old and Over with Distinction of Cities of 25,000 and Over and Remainder of Population, with Diagram

Note - Only those States which contain cities of 25,000 or Over are included in this Table.

Alabama

25.88	Birmingham
21.23	Mobile
8.41	Rem. of State

Arkansas

9.56	Little Rock
9.95	Rem. of State

California

17.68	San Francisco
15.55	Los Angeles
14.32	Sacramento
13.71	Oakland
9.57	Rem. of State

Colorado

16.70	Denver
7.24	Rem. of State

Connecticut

19.23	Hartford
13.85	Bridgeport
13.53	Waterbury
10.87	New Haven
15.37	Rem. of State

Delaware

12.23	Wilmington
14.47	Rem. of State

Georgia

22.73	Savannah
13.30	Augusta
11.76	Atlanta
7.15	Rem. of State

Illinois

13.06	Peoria
11.53	Chicago
10.03	Quincy
8.48	Rem. of State

Indiana

12.22	Terre Haute
12.20	Indianapolis
10.79	Fort Wayne
9.10	Evansville
8.12	Rem. of State

Iowa

13.50	Davenport
10.49	Dubuque
5.81	Des Moines
3.40	Sioux City
7.27	Rem. of State

Kansas

5.26	H. C. Mann
3.69	Topeka
5.94	Rem. of State

Kentucky

13.30	Louisville
8.80	Covington
8.75	Rem. of State

Louisiana

17.93	New Orleans
8.44	Rem. of State

Maine

15.51	Portland
13.72	Rem. of State

Maryland

13.95	Baltimore and
9.07	Rem. of State

6. Continued

Massachusetts

17.60	Dawrence
16.90	Taunton
16.52	Lowell
16.44	Chelsea
15.90	Salem
14.62	Boston
14.40	Fall River
14.38	New Bedford
13.41	Holyoke
13.36	Somerville
13.31	Worcester
13.04	Clym
12.83	Cambridge
11.45	Springfield
11.11	Haverhill
10.89	Brockton
14.90	Rem. of State

Michigan

11.18	Detroit
10.01	Lr Rapids
7.46	Saginaw
5.50	Bay City
8.68	Rem. of State

Minnesota

8.77	Minneapolis
8.68	St Paul
3.73	Duluth
8.00	Rem. of State

Missouri

11.82	St Louis
10.04	Kansas City
3.18	St Joe
7.51	Rem. of State

Nebraska

7.41	Omaha
2.51	Lyn. coln
5.41	Rem. of State

New Hampshire

12.07	Manchester
15.60	Rem. of State

New Jersey

17.63	Newark
16.86	Jersey City
16.65	Hoboken
14.71	Camden
13.95	Paterson
12.90	Elizabeth
11.27	Trenton
12.26	Rem. of State

New York

19.77	Iroy
19.26	Albany
17.76	New York
17.05	Utica
16.86	Auburn
15.97	Brooklyn
15.10	Binghamton
14.77	Syracuse
14.23	Elmira
13.28	Long I. City
12.81	Rochester
12.03	Yonkers
11.74	Buffalo
12.56	Rem. of State

Ohio

14.15	Cincinnati
13.48	Toledo
13.22	Springfield
12.11	Cleveland
11.21	Dayton
10.91	Columbus
6.90	Youngs town
5.40	Canton
5.36	Akron
9.51	Rem. of State

Oregon

7.50	Portland
7.03	Rem. of State

6 Concluded

Pennsylvania

15.06	Philadelphia
14.44	Scranton
12.67	Allegheny
12.64	Pittsburg
10.96	Reading
10.67	Erie
10.11	Altoona
9.04	Scranton
7.33	Hillsboro
6.59	Harrisburg
6.00	Allen- town
5.26	Williams- port
8.51	Rem. of State

Rhode Island

17.06	Pawtucket
16.08	Providence
14.57	Rem. of State

South Carolina

17.61	Charleston
7.70	Rem. of State

Tennessee

18.96	Memphis
14.18	Chattanooga
11.42	Nashville
9.04	Rem. of State

Texas

18.45	Galveston
18.38	San Antonio
13.38	Dallas
4.39	Houston
8.63	Rem. of State

Utah

3.68	Salt Lake
8.63	Rem. of State

Virginia

16.31	Richmond
9.88	Norfolk
9.18	Rem. of State

Washington

6.11	Spokane
2.61	Seat- tle
6.63	Rem. of State

West Virginia

11.47	Wheeling
7.84	Rem. of State

Wisconsin

11.30	Milwaukee
6.25	La Crosse
8.22	Rem. of State

7. Death Rate of White Population Five Years old and Over by States and Divisions: - Comparing the aggregate of Cities of 25,000 and Over in each State and Division with death rate of Remainder of Population.

	Death Rate Excluding Cities of 25,000 and Over	Cities of 25,000 and Over			Death Rate Excluding Cities of 25,000 and Over	Cities of 25,000 and Over	
		Death Rate Aggregate	% of Excess over Rem. of Pop.			Death Rate Aggregate	% of Excess over Rem. of Pop.
Northeastern Division				South-Central Division			
Vermont	14.12	---	---	Mississippi	9.13	---	---
Connecticut	15.37	14.02	---	Arkansas	9.95	9.56	---
Delaware	14.47	12.23	---	Kentucky	8.75	12.52	43.09
Massachusetts	14.90	14.29	---	Tennessee	9.04	14.62	61.12
New Hamp.	15.60	12.07	---	Louisiana	8.44	17.93	112.44
Rhode Island	14.67	16.25	11.53	Alabama	8.41	23.37	177.88
Maine	13.72	15.51	13.05	Division	8.97	15.50	72.80
New Jersey	12.26	15.24	28.88	Northwestern Division			
New York	12.56	16.43	30.81	Montana	6.38	---	---
Division	13.53	15.71	16.11	North Dakota	6.22	---	---
Southeastern Division				South Dakota	6.09	---	---
Florida	8.31	---	---	Idaho	6.08	---	---
N. Carolina	7.92	---	---	Wyoming	5.34	---	---
W. Virginia	7.84	11.47	46.30	Kansas	5.94	4.51	---
Maryland	9.07	13.93	53.58	Washington	6.63	4.02	---
Virginia	9.18	14.54	58.38	Oregon	2.03	7.51	6.83
Georgia	7.15	15.07	110.77	Nebraska	5.41	6.10	12.75
So. Carolina	7.70	17.61	128.70	Division	5.98	5.47	---
Division	8.74	14.16	73.96	Southwestern Division			
North-Central Division				Oklahoma	3.95	---	---
Minnesota	8.00	8.22	2.51	Arizona	8.45	---	---
Iowa	7.27	7.60	4.54	Nevada	9.64	---	---
Michigan	8.68	9.99	15.09	Colorado	7.24	16.70	130.66
Ohio	9.51	12.16	27.87	New Mexico	12.16	---	---
Wisconsin	8.22	10.74	30.66	Utah	8.64	3.68	---
Illinois	8.48	11.55	36.20	Texas	8.63	14.54	68.48
Indiana	8.12	11.26	38.67	California	9.57	16.74	74.92
Missouri	7.51	10.74	43.01	Division	8.80	15.30	73.86
Pennsylvania	8.51	13.50	58.64	Summary - United States			
Division	8.37	11.73	40.14	N.E. Div.	13.53	15.71	16.11
				S.E. Div.	8.14	14.16	73.96
				N.C. Div.	8.37	11.73	40.14
				S.C. Div.	8.97	15.50	72.80
				N.W. Div.	5.98	5.47	---
				S.W. Div.	8.80	15.30	73.86
				Aggregate	9.12	13.64	49.67

Note by the Compiler

The Death Rate of the White Population Five years old and Over with the Cities of 25,000 and Over excluded is expressed by a much lower ratio than that of the aggregate population.

The death rate of the colored population is avoided, the high death rate of children under five is omitted, and the effect of the congestion of population in the cities is eliminated. But while there is a considerable reduction of ratios for the different States and Divisions their relation to each other is not materially changed.

The extremes are relatively as far apart as ever. The death rate of the Northeastern Division is still more than double that of the Northwestern Division.

As stated in the paragraph following Part I, the country is too big, the variation of conditions too great and the extremes both geographically and mathematically are too far apart to ever be brought under a common average without a total sacrifice of accuracy. A mortality table based ^{upon} the whole population or one based upon selected lives from all parts of the country must necessarily fail to correctly represent the death rate of the United States which is not the same in different localities nor under widely varying conditions.

The death rate of the cities too, in contra-distinction from that of the smaller towns and country districts is a factor too important to be overlooked. Congestion of population, bad sanitary conditions, irregular or unnatural habits and the general strain of city life are elements that must inevitably enter into the problem of life contingencies.

Part IV: Death Rate of Males in 160 Specified
Occupations by Groups of Ages. Arranged
in 88 Sub-Groups and Eight General
Divisions.

1. Manufacturing and Mechanical Pursuits - 68 Occupations
- 41 Sub-Groups.
2. Mercantile and Trading - 7 Occupations counting Mer-
chants and Dealers as one - 5 Sub-Groups.
3. Transportation Mining Quarrying - 9 Occupations
- 5 Sub-Groups.
4. Personal Service and Entertainment - 13 Occupations
- 10 Sub-Groups.
5. Police Military Naval and Other Water Service - 12 Occu-
pations - 6 Sub-Groups.
6. Official and Clerical - 16 Occupations - 6 Sub-Groups.
7. Professional and Semi-Professional - 19 Occupations -
10 Sub-Groups.
8. Agricultural and Other Outdoor Pursuits - 16 Occupa-
tions - 5 Sub-Groups.
9. Comparison of Death Rate in certain Specified Occu-
pations in England and the United States - by
Groups of Ages.
10. Death Rate of Females in certain Specified Occupations
by Groups of Ages.

The data for the death rate in various occupations is
drawn from the Northeastern Division of States except-
ing Maine and Delaware and including the District
of Columbia.

1. Manufacturing and Mechanical Pursuits.

Occupations.	Age Groups.	Persons Occupied	Deaths	Death Rate
1. Clock and Watch-makers, Repairers and Opticians	15-24 25-44 45-64	2,450 4,056 1,665	43 128 81	17.55 31.56 48.65
	All Ages inc. 65 and Over Cities of 25,000 and Over Remainder of District			35.64 42.68 18.72
2. Wheelwrights	15-24 25-44 45-64	482 1,858 1,677	7 14 28	14.52 7.53 16.70
	All Ages inc. 65 and Over Cities of 25,000 and Over Remainder of District			22.17 25.59 18.96
3. Coopers	15-24 25-44 45-64	1,982 5,230 3,367	10 58 86	5.05 11.09 25.54
	All Ages inc. 65 and Over Cities of 25,000 and Over Remainder of District			21.48 23.49 16.55
4. Hat and Cap Makers.	15-24 25-44 45-64	4,143 7,059 2,527	26 136 77	6.28 19.27 30.47
	All Ages inc. 65 and Over Cities of 25,000 and Over Remainder of District			19.48 22.81 7.87
5. Gunsmiths, Locksmiths and Bell Hangers.	15-24 25-44 45-64	1,255 1,739 788	7 25 22	5.58 14.38 27.92
	All Ages inc. 65 and Over Cities of 25,000 and Over Remainder of District			17.97 21.53 8.78

1. Continued

Occupations Sub-Groups	Age Groups	Persons Occupied	Deaths	Death Rate	The short perpendicular detached lines in the diagram indicate the general or normal death rate of the whole population for the age groups in which they appear					
6 Millers (flour grist)	15-24	863	6	6.95	15	16	17	18	19	20
	25-44	3,306	16	4.84	20	25	30	35	40	45
	45-64	2,236	42	18.78	45	50				
	All ages inc. 65 and Over			17.34						
	Cities of 25,000 and Over			20.63						
7 Plasterers and Whitewashers.	Remainder of District			15.93						
	15-24	1,433	14	9.77	15	16	17	18	19	20
	25-44	3,711	49	13.20	20	25	30	35	40	45
	45-64	1,682	43	25.56	45	50				
	All ages inc. 65 and Over			17.34						
8 Tailors	Cities of 25,000 and Over			18.06						
	Remainder of District			10.40						
	15-24	12,688	53	4.18	15	16	17	18	19	20
	25-44	24,730	212	8.57	20	25	30	35	40	45
	45-64	11,959	336	28.17	45	50				
9 Cigar-makers and Tobacco Workers	All ages inc. 65 and Over			16.45						
	Cities of 25,000 and Over			15.95						
	Remainder of District			22.84						
	15-24	6,563	48	7.31	15	16	17	18	19	20
	25-44	12,666	175	13.82	20	25	30	35	40	45
10 Masons (brick and stone)	45-64	4,164	135	32.42	45	50				
	All ages inc. 65 and Over			16.27						
	Cities of 25,000 and Over			16.39						
	Remainder of District			15.11						
	15-24	8,774	44	5.01	15	16	17	18	19	20
	25-44	23,925	217	9.07	20	25	30	35	40	45
	45-64	14,050	269	19.15	45	50				
	All ages inc. 65 and Over			15.58						
	Cities of 25,000 and Over			16.72						
	Remainder of District			13.03						

1 Continued

Occupations	Age Groups	Persons Occupied	Deaths	Death Rate	The short perpendicular detached lines in the diagram indicate the general or normal death rate of the whole population for the age groups in which they appear.				
11 Blacksmiths	15-24	8,348	38	4.55	15	10	15	25	30
	25-44	22,617	204	9.02	15	10	15	25	30
	45-64	12,934	240	18.56	15	10	15	25	30
	Alleges inc. 65 and Over Cities of 25,000 and Over Remainder of District			15.58 16.81 13.87	15	10	15	25	30
12 Cabinet Makers and Upholsterers	15-24	4,061	18	4.43	15	10	15	25	30
	25-44	10,097	94	9.31	15	10	15	25	30
	45-64	5,160	813	21.90	15	10	15	25	30
	Alleges inc. 65 and Over Cities of 25,000 and Over Remainder of District			15.30 15.94 11.65	15	10	15	25	30
13 Boot and Shoe Makers	15-24	24,052	121	5.03	15	10	15	25	30
	25-44	41,179	356	8.65	15	10	15	25	30
	45-64	23,197	506	21.26	15	10	15	25	30
	Alleges inc. 65 and Over Cities of 25,000 and Over Remainder of District			15.27 15.26 15.29	15	10	15	25	30
14 Butchers	15-24	7,986	41	5.13	15	10	15	25	30
	25-44	15,972	189	11.83	15	10	15	25	30
	45-64	5,487	144	26.24	15	10	15	25	30
	Alleges inc. 65 and Over Cities of 25,000 and Over Remainder of District			14.92 16.63 9.83	15	10	15	25	30
15 Brewers, Dis- tillers and Rectifiers	15-24	879	9	10.24	15	10	15	25	30
	25-44	4,361	35	8.03	15	10	15	25	30
	45-64	1,340	412	31.34	15	10	15	25	30
	Alleges inc. 65 and Over Cities of 25,000 and Over Remainder of District			14.70 15.23 10.09	15	10	15	25	30

45 50

Continued.

Occupations	Age Groups	Persons Occupied	Deaths	Death Rate
16 Bakers and Confectioners.	15-24	7,548	36	4.77
	25-44	14,394	161	1.15
	45-64	5,237	145	2.845
	All ages inc. 65 and Over			14.56
	Cities of 25,000 and Over			15.29
	Remainder of District			9.41
17 Bookbinders.	15-24	2,036	10	4.91
	25-44	2,579	43	16.67
	45-64	1,090	15	13.76
	All ages inc. 65 and Over			14.50
	Cities of 25,000 and Over			14.80
	Remainder of District			10.23
18 Marble and Stone Cutters.	15-24	5,412	24	4.43
	25-44	14,074	160	11.37
	45-64	5,108	114	22.32
	All ages inc. 65 and Over			13.84
	Cities of 25,000 and Over			18.04
	Remainder of District			7.55
19 Carpenters and Joiners	15-24	24,650	105	4.26
	25-44	74,792	432	7.11
	45-64	46,755	776	16.60
	All ages inc. 65 and Over			13.78
	Cities of 25,000 and Over			14.00
	Remainder of District			13.40
20 Engineers and Firemen. [not locomotives]	15-24	4,626	41	8.86
	25-44	21,728	218	10.03
	45-64	9,533	182	19.62
	All ages inc. 65 and Over			13.57
	Cities of 25,000 and Over			15.18
	Remainder of District			8.84

Ocupations Sub-Groups	Age Groups	Persons Occupied	Deaths	Death Rate.
21 Harness, Saddle, Trunk and Valve Makers and Leather Case Workers.	15-24	2707	15	5.54
	25-44	5309	51	9.61
	45-64	3228	60	18.59
	All ages inc. 65 and Over. Cities of 25,000 and Over Remainder of District			13.31
				15.00
				9.22
22 Painters, Glaziers and Varnishers.	15-24	18,016	74	4.11
	25-44	41,688	440	10.56
	45-64	16,769	370	22.06
	All ages inc. 65 and Over Cities of 25,000 and Over Remainder of District			13.04
				14.01
				10.39
23 Electrotypers and Stereotypers. (See note 3 at end of book.)	15-24	245	5	20.41
	25-44	404	5	12.38
	45-64	107	-	-
	All ages inc. 65 and Over Cities of 25,000 and Over Remainder of District			12.99
				-
				-
24 Timmers and Timware Makers.	15-24	5,306	29	5.47
	25-44	8,107	92	11.35
	45-64	2,992	65	21.72
	All ages inc. 65 and Over Cities of 25,000 and Over Remainder of District			12.16
				13.04
				9.82
25 Photographers.	15-24	1,160	9	7.76
	25-44	2,300	16	6.96
	45-64	922	22	23.86
	All ages inc. 65 and Over Cities of 25,000 and Over Remainder of District			11.46
				9.90
				16.36

The short, perpendicular detached lines in the diagram indicate the general normal cleavage of the whole population for the age groups in which they appear

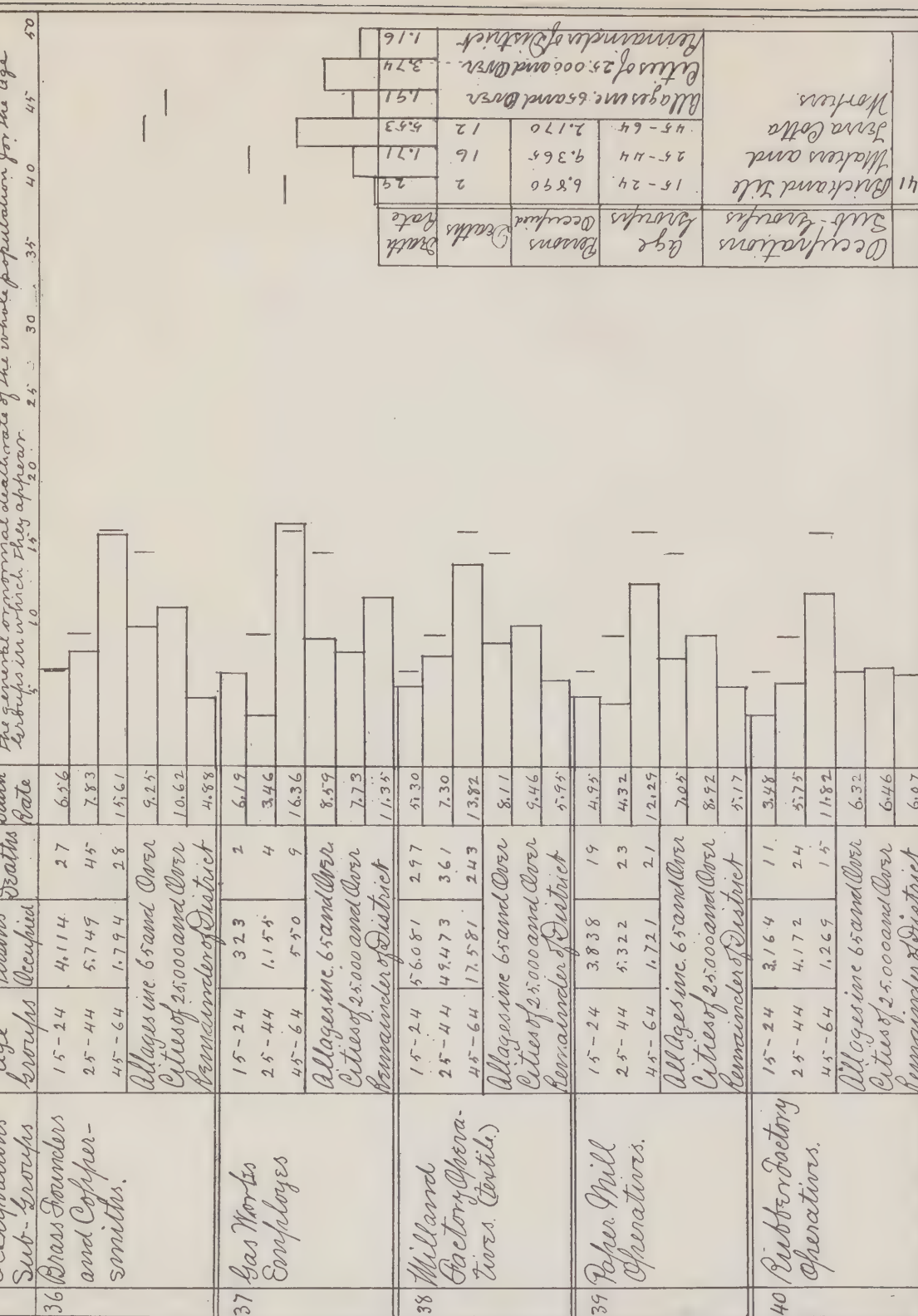
1. Continued.

Occupations. Sub-Groups.	Age Groups.	Persons Occupied	Deaths	Death Rate	The short, perpendicular detached lines in the diagram indicate the general or normal death rate of the whole population for the Age Groups in which they appear.											
26 Machinists	15-24	21,134	104	5.16	15	20	25	30	35	40	45	50				
	25-44	35,404	292	8.25												
	45-64	14,803	276	18.64												
	All ages inc. 65 and Over Cities of 25,000 and Over Remainder of District.			11.37												
27 Comparitors. Printers and Pressmen.	15-24	16,474	81	4.92												
	25-44	16,608	193	11.62												
	45-64	4,596	98	21.32												
	All ages inc. 65 and Over Cities of 25,000 and Over Remainder of District.			11.08												
28 Artificial Flower and Paper Box Makers.	15-24	1,766	5	2.83												
	25-44	1,584	23	14.52												
	45-64	447	13	29.08												
	All ages inc. 65 and Over Cities of 25,000 and Over Remainder of District.			10.79												
29 Bleachers, Dyers and Scourers.	15-24	1,976	8	4.05												
	25-44	3,352	19	5.67												
	45-64	1,477	38	25.73												
	All ages inc. 65 and Over Cities of 25,000 and Over Remainder of District.			10.78												
30 Leather Curriers, Dressers and Finishers and Tanners.	15-24	5,155	21	4.07												
	25-44	9,998	67	6.70												
	45-64	4,174	72	17.25												
	All ages inc. 65 and Over Cities of 25,000 and Over Remainder of District.			10.26												

1. Continued.

Occupations	Age Groups	Persons Occupied	Deaths	Death Rate	The short perpendicular, detached lines in the diagram indicate the general or normal death rate of the whole population for the age groups in which they appear.
31 Potters	15-24 25-44 45-64	1,326 2,061 588	8 18 10	6.03 8.73 17.01	
32 Iron and Steel Workers.	All ages inc 65 and Over Cities of 25,000 and Over Remainder of District			9.83 10.45 6.35	
	15-24 25-44 45-64	10,702 16,402 6,584	45 112 125	4.20 6.83 18.90	
33 Plumbers, Gas and Steam Fitters.	All ages inc 65 and Over Cities of 25,000 and Over Remainder of District			9.80 10.55 7.84	
	15-24 25-44 45-64	13,987 11,540 2,695	64 133 65	4.58 11.53 24.12	
34 Glass Blowers, and Glass Workers.	All ages inc 65 and Over Cities of 25,000 and Over Remainder of District			9.74 10.18 5.83	
	15-24 25-44 45-64	3,604 3,863 1,306	19 40 23	5.27 10.35 17.61	
35 Paper Hangers.	All ages inc 65 and Over Cities of 25,000 and Over Remainder of District			9.47 9.60 9.14	
	15-24 25-44 45-64	986 1,909 723	3 18 8	3.04 9.43 11.07	
	All ages inc 65 and Over Cities of 25,000 and Over Remainder of District			9.36 9.47 8.57	

The short perpendicular dashed lines in the diagram indicate the general or normal death rate of the whole population for the Age Groups in which they appear.



2. Mercantile and Trading.

Occupations	Age Groups	Persons Occupied	Deaths	Death Rate	The short perpendiculars detached above in the diagram indicate the general or normal death rate of the whole population for the Age Groups in which they appear.																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																										
1. Apothecaries, Pharmacists and dealers in Chemicals and Drugs.	15-24	1,868	20	10.71																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											</

4. Personal Service and Entertainment.

Occupations Sub-Groups	Age Groups	Persons Deceased	Deaths	Death Rate	The short perpendicular detached lines in the diagram indicate the general or normal death rate of the whole population for the age- groups in which they appear.					
1 Day Laborers. Not including farm laborers.)	15-24	89,141	1,048	11.76	1					50
	25-44	177,453	3,153	17.77		1				45
	45-64	92,963	3,148	33.86			1			40
	All ages inc. 65 and Over			25.26				1		35
	Cities of 25,000 and Over, Remainder of District.			29.02					1	30
2 Undertakers.	15-24	500	3	6.00						25
	25-44	1,854	17	9.17						20
	45-64	1,089	26	23.88						15
	All ages inc. 65 and Over.			24.99						10
	Cities of 25,000 and Over, Remainder of District.			19.00						5
3 Janitors and Sextons.	15-24	772	3	3.89						
	25-44	3,811	45	11.81						
	45-64	3,358	69	20.55						
	All ages inc. 65 and Over.			17.15						
	Cities of 25,000 and Over, Remainder of District.			16.97						
4 Hotel and Boarding House Keepers.	15-24	404	1	2.48						
	25-44	6,550	60	9.16						
	45-64	5,751	89	15.48						
	All ages inc. 65 and Over.			14.93						
	Cities of 25,000 and Over, Remainder of District.			18.73						
5 Saloon, Restau- rant Keepers, Bar-tenders etc. (see note 6 at end of book)	15-24	8,475	75	8.85						
	25-44	24,105	332	13.77						
	45-64	7,652	155	20.26						
	All ages inc. 65 and Over.			14.40						
	Cities of 25,000 and Over, Remainder of District.			15.35						

4. Continued.

Occupations	Age Groups	Persons Occupied	Deaths	Death Rate	The short, perpendicular, detached lines in the diagram indicate the general or normal death rate of the whole population for the age groups in which they appear.					
6 Professional Nurses.	15-24	605	4	6.61	5	10	15	20	25	30
	25-44	1370	14	10.22	5	10	15	20	25	30
	45-64	462	10	21.65	5	10	15	20	25	30
	All ages inc. 65 and Over			13.96	5	10	15	20	25	30
7 Servants.	Cities of 25,000 and Over			14.61	5	10	15	20	25	30
	Remainder of District			12.36	5	10	15	20	25	30
	15-24	19,823	110	5.55	5	10	15	20	25	30
	25-44	31,953	404	12.64	5	10	15	20	25	30
8 Barbers and Hairdressers.	45-64	8,133	220	27.05	5	10	15	20	25	30
	All ages inc. 65 and Over			12.92	5	10	15	20	25	30
	Cities of 25,000 and Over			15.06	5	10	15	20	25	30
	Remainder of District			5.44	5	10	15	20	25	30
9 Sausanderers.	15-24	6,773	50	7.38	5	10	15	20	25	30
	25-44	13,051	154	11.80	5	10	15	20	25	30
	45-64	2,652	66	24.89	5	10	15	20	25	30
	All ages inc. 65 and Over			12.54	5	10	15	20	25	30
10 Messenger Boys	Cities of 25,000 and Over			13.59	5	10	15	20	25	30
	Remainder of District			8.23	5	10	15	20	25	30
	15-24	1,993	10	5.02	5	10	15	20	25	30
	25-44	4,864	54	11.10	5	10	15	20	25	30
	45-64	748	22	29.41	5	10	15	20	25	30
	All ages inc. 65 and Over			11.22	5	10	15	20	25	30
	Cities of 25,000 and Over			11.59	5	10	15	20	25	30
	Remainder of District			8.81	5	10	15	20	25	30
	15-24	12,910	28	2.17	5	10	15	20	25	30
	25-44	816	9	11.03	5	10	15	20	25	30
	45-64	527	6	11.39	5	10	15	20	25	30
	All ages inc. 65 and Over			2.44	5	10	15	20	25	30
	Cities of 25,000 and Over			2.35	5	10	15	20	25	30
	Remainder of District			3.86	5	10	15	20	25	30

5 Police, Military, Naval and Other Water Service.

Occupations	Age Groups	Persons Occupied	Deaths	Death Rate	The short perpendicular detached lines in the diagram indicate the general or normal death rate of the whole population for the age groups in which they appear.					
1 Common Sailors.	15-24	2,856	74	25.91						
	25-44	8,256	184	22.29						
	45-64	5,146	204	39.64						
	All ages inc. 65 and Over.			39.71						
	Cities of 25,000 and Over.			38.09						
				41.28						
2 Soldiers Sailors and Marines (Inner of Race)	15-24	1,709	8	4.68						
	25-44	3,637	43	11.82						
	45-64	1,011	65	64.29						
	All ages inc. 65 and Over.			22.66						
	Cities of 25,000 and Over.			27.26						
				95.6						
3 Boatmen and Canal men.	15-24	2,247	19	8.46						
	25-44	3,853	59	15.31						
	45-64	1,994	61	30.59						
	All ages inc. 65 and Over.			20.11						
	Cities of 25,000 and Over.			29.73						
				11.69						
4 Policemen, Watchmen, and Detectives.	15-24	1,203	10	8.31						
	25-44	13,413	144	10.74						
	45-64	9,774	181	18.52						
	All ages inc. 65 and Over.			16.22						
	Cities of 25,000 and Over.			17.90						
				7.58						
5 Pilots.	15-24	95		---						
	25-44	865	5	5.78						
	45-64	596	7	11.74						
	All ages inc. 65 and Over.			15.00						
	Cities of 25,000 and Over.			14.18						
				4.27						

Occupations	Age Groups	Persons Occupied	Deaths	Death Rate	The short perpendicular detached lines in the diagram indicate the general or normal death rate of the whole population for the age groups in which they appear.					
6 Fishermen and Oyster-men.	15-24	3,775	12	3.18						
	25-44	10,310	53	5.14						
	45-64	4,695	46	9.80						
	All ages inc. 65 and Over.			7.43						
	Cities of 25,000 and Over.			10.51						
				5.19						

6. Officials and Clerical.

Occupations Sub-Groups	Age Groups	Persons Occupied	Deaths	Death Rate	The short perpendicular detached lines in the diagram indicate the normal or normal death rate of the whole population for the age groups in which they appear																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
1 Newspaper Carriers and Newsboys:	15-24	804	7	8.71																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												

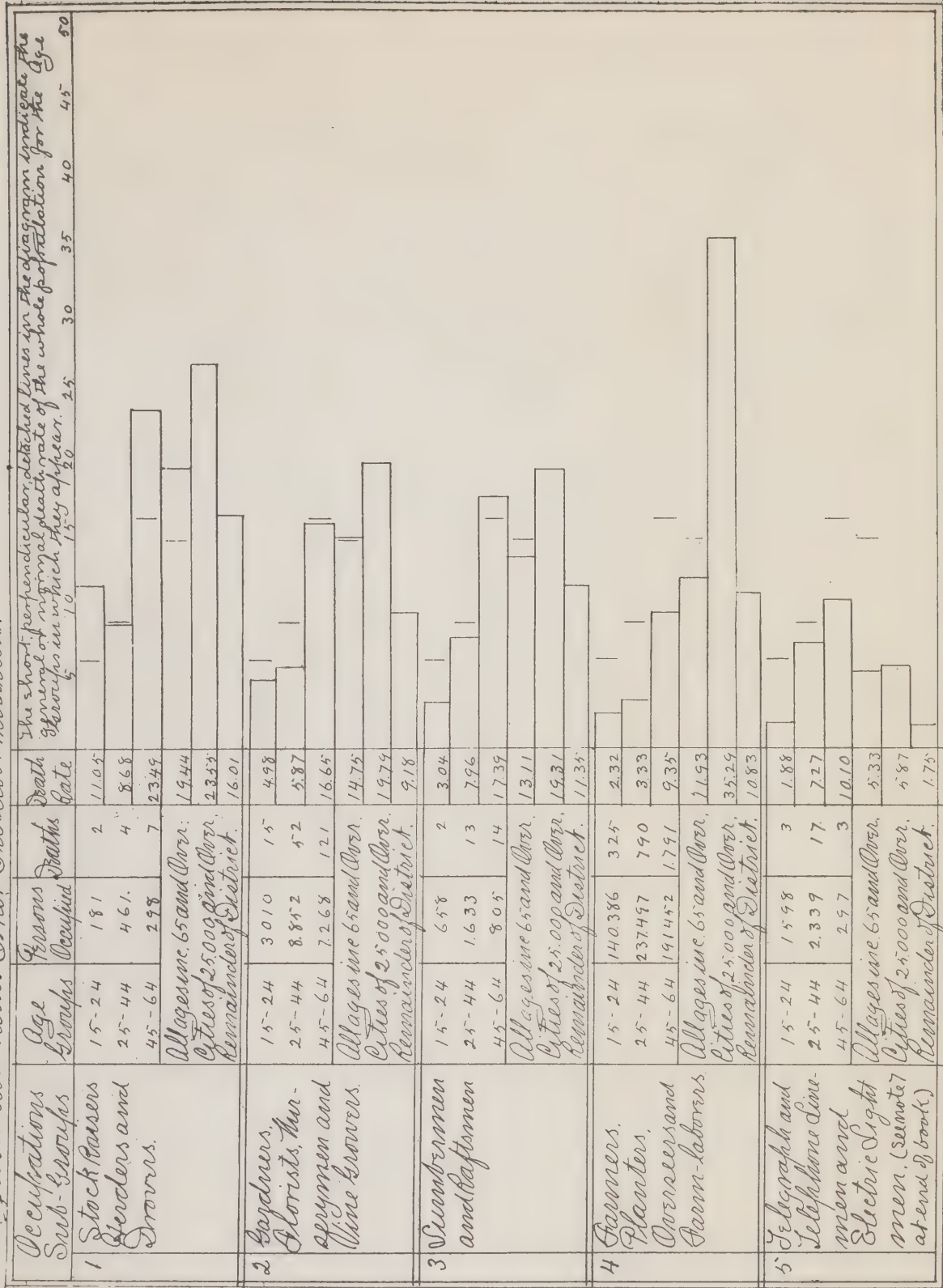
7 Professional and Semi-Professional.

Occupations Sub-Groups	Age Groups	Persons Rec'd	Deaths	Death Rate	The short perpendiculars detached from the top of the diagram indicate the average of normal life expectancy of the whole population for the age groups in which they appear					
1 Journalists, Authors, Literary and Scientific Persons.	15-24	1196	18	15.05	15					
	25-44	4733	68	14.37	20					
	45-64	2292	61	26.61	25					
	All ages inc. 65 and over.			21.70	30					
	Cities of 25,000 and over.			16.29	35					
2 Physicians and Surgeons.	Remainder of District.			26.25	40					
	15-24	1067	...	...	45					
	25-44	5768	102	9.52	50					
	45-64	5768	122	21.15	55					
	All ages inc. 65 and over.			21.55	60					
3 Clergymen.	Cities of 25,000 and over.			20.96	65					
	Remainder of District.			22.59	70					
	15-24	335	2	5.97	75					
	25-44	7478	44	5.88	80					
	45-64	5707	84	14.72	85					
4 Lawyers.	All ages inc. 65 and over.			18.24	90					
	Cities of 25,000 and over.			19.89	95					
	Remainder of District.			16.78	100					
	15-24	1209	10	8.27	105					
	25-44	10583	90	8.50	110					
5 Musicians and Teachers of Music.	45-64	5950	129	21.68	115					
	All ages inc. 65 and over.			17.71	120					
	Cities of 25,000 and over.			18.91	125					
	Remainder of District.			14.66	130					
	15-24	1958	17	8.68	135					
	25-44	5283	57	10.59	140					
	45-64	2183	56	25.65	145					
	All ages inc. 65 and over.			15.96	150					
	Cities of 25,000 and over.			16.61	155					
	Remainder of District.			11.86	160					

7. Continued.

Occupations Sub-Groups	Age Groups	Persons Occupied	Deaths	Death Rate	The short perpendicular detached lines in the diagram indicate the general or normal death rate of the whole population for the age groups in which they appear.									
					5	10	15	20	25	30	35	40	45	50
6 Actors	15-24	543	1	1.84										
	25-44	1,588	27	17.00										
	45-64	301	8	26.58										
	All ages inc. 65 and Over, Cities of 25,000 and Over, Remainder of District.			15.38										
7 Dentists.	15-24	725	2	2.76										
	25-44	2,396	20	8.35										
	45-64	1,166	24	20.58										
	All ages inc. 65 and Over, Cities of 25,000 and Over, Remainder of District.			12.69										
8 Architects Artists, Teachers of Art, Designers Draftsmen &c.	15-24	3,008	19	6.32										
	25-44	5,908	56	9.48										
	45-64	2,461	45	18.29										
	All ages inc. 65 and Over, Cities of 25,000 and Over, Remainder of District.			12.38										
9 Teachers in Schools.	15-24	2,755	8	2.90										
	25-44	5,828	36	6.18										
	45-64	2,230	32	14.35										
	All ages inc. 65 and Over, Cities of 25,000 and Over, Remainder of District.			10.35										
10 Civil Engin- ers and Surveyors.	15-24	3,253	4	1.23										
	25-44	7,008	22	3.14										
	45-64	2,555	24	9.39										
	All ages inc. 65 and Over, Cities of 25,000 and Over, Remainder of District.			6.62										
				5.48										
				6.16										

8. Agricultural and Other Outdoor Pursuits.



9. Comparison of Death Rate in certain Specified Occupations in England and the United States by Groups of Ages.

England 1880-1882			United States - Northeastern Division except Maine and Delaware and including the District of Columbia.		
Occupations	25-44	45-64	* Occupations	25-44	45-64
Bakers and Confectioners	8.70	26.12	Bakers and Confectioners	11.19	28.45
Tailors	10.73	26.47	Tailors	8.57	28.17
Apothecaries, Pharmacists &c	10.58	25.16	Apothecaries, Pharmacists &c	11.47	27.79
Butchers	12.16	29.08	Butchers	11.83	26.24
Musicians and Teachers of Music	13.78	32.30	Musicians and Teachers of Music	10.59	25.65
Plasterers and Whitewashers	7.79	25.07	Plasterers and Whitewashers	13.20	25.56
Cabinet Makers & Upholsters	9.55	24.77	Cabinet Makers & Upholsters	9.31	21.90
Lawyers	7.54	23.13	Lawyers	8.50	21.68
Boot and Shoemakers	9.31	23.36	Boot and Shoemakers	8.65	21.26
Physicians and Surgeons	11.57	28.03	Physicians and Surgeons	9.52	21.15
Blacksmiths	9.29	25.67	Blacksmiths	9.02	18.56
Carpenters and Joiners	7.77	21.74	Carpenters and Joiners	7.11	16.60
Clergymen	4.64	15.93	Clergymen	5.88	14.72
Teachers in Schools	6.41	19.84	Teachers in Schools	6.18	14.35
Bookbinders	11.73	29.72	Bookbinders	16.67	13.76
Barbers and Hairdressers	13.64	33.25	Barbers and Hairdressers	11.80	24.89
Com. Travelers & Salesmen	9.04	25.03	Com. Travelers & Salesmen	5.78	12.97

* See note 8 at end of book

10. Death Rate of Females in certain Specified Occupations by Groups of Ages.

* Occupations	15-24	25-44	45-64	65 & Over	Cities	Rem of District	Total.
Servants	4.57	15.48	48.87	25.88	17.17	20.24	1818
Nurses and Midwives	3.86	5.80	13.87	53.33	10.34	13.43	1116
Saundresses	3.20	5.22	8.59	28.49	7.23	3.42	6.70
Mill and Factory Operatives (various)	4.11	6.63	16.26	36.85	5.64	4.50	5.29
Milliners, Dressmakers &c	2.00	4.77	8.88	37.21	4.22	5.06	4.41
Teachers in Schools	2.64	1.75	9.23	121.86	4.86	3.81	4.34
Telegraph and Telephone Operatives	2.59	6.92	12.50	- - -	4.29	3.05	4.05
Art of Flower & Paper Box Makers	2.06	8.44	5.59	- - -	3.76	1.54	3.49
Hotel and Boarding House Keepers	- - -	2.21	4.09	5.03	3.33	3.90	3.15
Cigar Makers & Tobacco Workers	1.65	6.70	5.12	47.62	3.14	10.64	3.38
Accountants, Bookkeepers &c	2.31	3.94	8.52	36.59	3.18	3.03	3.16
Musicians and Teachers of Music	.98	2.33	10.38	- - -	2.86	1.32	2.38
Stenographers and Typewriters	1.79	1.47	14.71	- - -	1.76	2.10	1.81

* See note 9 at end of book.

Notes By The Compiler.

1. The effect of Occupation on the death rate is not immediately perceptible in all cases. Frequently the death ratios will be as low or even lower in hazardous or semi-hazardous occupations in the younger Age Groups than in many lighter and presumably more healthful callings.

Of the 41 Sub-Groups under "Manufacturing and Mechanical Pursuits" but 12 are in excess of the general death rate of the country in Age Group 15-24. But 24 are in excess in the next Age Group and 34 from 45-64.

The same tendency will be noticeable in the other General Divisions. The fact therefore that "Tailors" or "Cigar Makers and Tobacco Workers" show a death rate below the normal in Age Group 15-24, argues nothing for the healthfulness of those occupations. It is very much above the normal from 45-64, in both cases.

On the other hand many persons engage in light or semi-professional occupations for want of a physical development that would permit their entering some other calling requiring greater muscular power. For this reason some of the lighter, more healthful or less hazardous occupations show an abnormal death rate during the younger ages. In such cases the death rate in the older Age Groups will invariably be lighter.

Medical examination will do much to correct the ratios in such cases.

2. For the reasons stated above and others that readily suggest themselves we are of the opinion that the real effect of occupation on the death rate will be more readily apparent by discarding Age Groups 15-24 and 65 and Over and instituting a comparison of Age Groups 25-44 and 45-64 (especially the latter) with the general death rate.
3. We do not attach much significance to the ratios derived from so small a number of lives in the different Age Groups.
4. It must be borne in mind that data for this Classification is drawn mainly from the Northeastern Division of States which is not a mining district. We regret not being able at the present time to furnish more conclusive evidence.

5. This is an unfortunate classification, but the best that could be done with the data in the form in which it was received. If R.R. Employees occupying office and clerical positions had been classed by themselves, the ratios would have been about the same as for "Clerks Accountants &c." "Conductors on Passenger Trains" would be about the same as shown herein, while "Engineers, Brakemen Firemen Freight Conductors, Switchmen and Yardmen" would be raised about 62%.
6. This is another unfortunate grouping. If "Restaurant Keepers" had been classed with "Hotel and Boarding House Keepers" the ratios for that sub-group would not have been materially changed while "Saloon Keepers and Bar-Tenders" would have advanced about 47% from the figures given herein.
7. The ratios for this sub-group will be a surprise to many. We simply give the facts as we find them regretting that we could not have access to more extensive data.
8. The data for the United States being taken from that locality showing the highest death rate it is more than probable that similar data for the whole country would show ratios below the English in each case.
9. But little significance is attached by the Compiler to this Table. In a majority of cases the number of lives is too small and the general information obtainable too meagre to be of much value. At least it should be regarded as far from conclusive.

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